

BMO Guaranteed Investment Funds

Fund Facts

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Fund Facts

BMO GUARANTEED INVESTMENT FUNDS

This section of the Information Folder contains individual Fund Facts for each segregated fund available through your BMO Guaranteed Investments Funds contract. You can choose to invest in one or more of these funds.

The individual Fund Facts give you an idea of what each segregated fund invests in, how it has performed and what fees or charges may apply.

The description of each segregated fund in the individual Fund Facts is not complete without the following description of "What if I change my mind" and "For more information".

WHAT IF I CHANGE MY MIND?

- You can change your mind about purchase of your contract and about subsequent transactions you make under the contract within two business days of the date you receive confirmation of the purchase or of the transaction. You are deemed to have received the confirmation five days after it is mailed to you.
- You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

FOR MORE INFORMATION

The Fund Facts may not contain all the information you need. Please read the contract and the Information Folder or you may contact us at:

BMO Insurance

BMO GIF Administrative and Services Office
250 Yonge Street, 8th floor
Toronto, ON M5B 2M8

Telephone: 1-855-639-3867

Fax: 1-855-747-5613

Email: ClientServices.BMOLifeGIF@bmo.com

All information as at December 31, 2022 (unless otherwise noted)

FEES AND CHARGES

GIF 75/75 Series

Fund	Management Fee*				"Insurance Fee & Insurance Fee Limit** (noted in brackets)"
	Class A	Class A Prestige	Class F	Class F Prestige	
Money Market	1.00%	N/A	0.50%	N/A	0.00%
Fixed Income ETF Portfolio	1.30%	1.21%	0.30%	0.21%	0.24% (0.74%)
Income ETF Portfolio	1.40%	1.26%	0.40%	0.31%	0.32% (0.82%)
Conservative ETF Portfolio	1.40%	1.26%	0.40%	0.31%	0.37% (0.87%)
Balanced ETF Portfolio	1.45%	1.27%	0.45%	0.36%	0.37% (0.87%)
Growth ETF Portfolio	1.45%	1.27%	0.45%	0.36%	0.45% (0.95%)
Equity Growth ETF Portfolio	1.50%	1.32%	0.50%	0.41%	0.45% (0.95%)
Low Volatility Canadian Equity ETF	1.55%	1.37%	0.55%	0.46%	0.48% (0.98%)
Low Volatility U.S. Equity ETF	1.50%	1.32%	0.50%	0.41%	0.53% (1.03%)
Monthly Income	1.60%	1.46%	0.60%	0.38%	0.45% (0.95%)
Asset Allocation	1.60%	1.46%	0.60%	0.38%	0.45% (0.95%)
Dividend	1.60%	1.42%	0.60%	0.33%	0.58% (1.08%)
Monthly High Income II	1.65%	1.47%	0.65%	0.38%	0.58% (1.08%)
Tactical Balanced	1.60%	1.46%	0.60%	0.51%	0.45% (0.95%)
Sustainable Global Balanced	1.65%	1.47%	0.65%	0.56%	0.45% (0.95%)
Low Volatility International Equity ETF	1.60%	1.42%	0.60%	0.51%	0.54% (1.04%)
Concentrated Global Balanced	1.65%	1.47%	0.65%	0.43%	0.43% (0.93%)
Concentrated Global Equity	1.75%	1.57%	0.75%	0.39%	0.67% (1.17%)
Balanced ESG ETF	1.40%	1.22%	0.40%	0.31%	0.40% (0.90%)
Sustainable Opportunities Global Equity	1.75%	1.57%	0.75%	0.39%	0.65% (1.15%)
Sustainable Global Multi-Sector Bond	1.70%	1.60%	0.70%	0.48%	0.39% (0.89%)
Canadian Income & Growth Fund	1.55%	1.37%	0.57%	0.39%	0.43% (0.93%)
Global Income & Growth Fund	1.58%	1.40%	0.59%	0.42%	0.45% (0.95%)
Aggregate Bond Index ETF	1.24%	1.15%	0.26%	0.17%	0.25% (0.75%)
Global Innovators Fund	1.51%	1.10%	0.52%	0.26%	0.70% (1.20%)

* Management fee includes the management fee charged by the Underlying Fund(s) but excludes applicable taxes.

** Insurance fee excludes applicable taxes.

All information as at December 31, 2022 (unless otherwise noted)

GIF 75/100 Series

Fund	Management Fee*			Insurance Fee & Insurance Fee Limit** (noted in brackets)
	Class A	Prestige	Class F	
Money Market†	1.00%	N/A	0.50%	0.00%
Fixed Income ETF Portfolio†	1.30%	1.16%	0.30%	0.37% (0.87%)
Income ETF Portfolio†	1.40%	1.22%	0.40%	0.50% (1.00%)
Conservative ETF Portfolio†	1.40%	1.22%	0.40%	0.55% (1.05%)
Balanced ETF Portfolio†	1.45%	1.22%	0.45%	0.63% (1.13%)
Growth ETF Portfolio	1.45%	1.18%	0.45%	0.76% (1.26%)
Equity Growth ETF Portfolio	1.50%	1.23%	0.50%	0.76% (1.26%)
Low Volatility Canadian Equity ETF	1.55%	1.28%	0.55%	0.84% (1.34%)
Low Volatility U.S. Equity ETF	1.50%	1.23%	0.50%	0.85% (1.35%)
Monthly Income	1.60%	1.37%	0.60%	0.70% (1.20%)
Asset Allocation	1.60%	1.37%	0.60%	0.67% (1.17%)
Dividend	1.60%	1.33%	0.60%	0.88% (1.38%)
Monthly High Income II	1.65%	1.38%	0.65%	0.87% (1.37%)
Tactical Balanced	1.60%	1.37%	0.60%	0.72% (1.22%)
Sustainable Global Balanced	1.65%	1.42%	0.65%	0.68% (1.18%)
Low Volatility International Equity ETF	1.60%	1.33%	0.60%	0.85% (1.35%)
Concentrated Global Balanced	1.65%	1.42%	0.65%	0.66% (1.16%)
Concentrated Global Equity	1.75%	1.48%	0.75%	0.95% (1.45%)
Balanced ESG ETF	1.40%	1.18%	0.40%	0.62% (1.12%)
Sustainable Opportunities Global Equity	1.75%	1.48%	0.75%	0.92% (1.42%)
Sustainable Global Multi-Sector Bond	1.70%	1.56%	0.70%	0.57% (1.07%)
Canadian Income & Growth Fund	1.61%	1.44%	0.63%	0.68% (1.18%)
Global Income & Growth Fund	1.64%	1.46%	0.66%	0.70% (1.20%)
Aggregate Bond Index ETF†	1.28%	1.19%	0.29%	0.35% (0.85%)
Global Innovators Fund	1.49%	1.27%	0.51%	0.98% (1.48%)

* Management fee includes the management fee charged by the Underlying Fund(s) but excludes applicable taxes.

** Insurance fee excludes applicable taxes.

† These funds are also available on GIF 75/100 Plus with no change in management or insurance fees.

GIF 100/100 Series

Fund	Management Fee*			Insurance Fee & Insurance Fee Limit** (noted in brackets)
	Class A	Prestige	Class F	
Money Market	1.00%	N/A	0.50%	0.00%
Canadian Balanced Growth	1.50%	1.15%	0.50%	1.03% (1.55%)
U.S. Balanced Growth	1.50%	1.15%	0.50%	1.03% (1.55%)
Canadian Income Strategy	1.70%	1.35%	0.70%	0.78% (1.28%)
North American Income Strategy	1.70%	1.35%	0.70%	0.73% (1.23%)
Conservative ETF Portfolio	1.40%	1.05%	0.40%	0.90% (1.40%)
Balanced ETF Portfolio	1.45%	1.10%	0.45%	1.00% (1.50%)
Monthly Income	1.60%	1.25%	0.60%	1.03% (1.55%)
Asset Allocation	1.60%	1.25%	0.60%	1.03% (1.55%)
Sustainable Global Balanced	1.65%	1.30%	0.65%	1.03% (1.55%)
Concentrated Global Balanced	1.65%	1.30%	0.65%	1.01% (1.52%)
Balanced ESG ETF	1.40%	1.05%	0.40%	1.00% (1.50%)
Sustainable Global Multi-Sector Bond	1.70%	1.35%	0.70%	0.96% (1.46%)
Aggregate Bond Index ETF	1.28%	0.93%	0.30%	0.70% (1.20%)

* Management fee includes the management fee charged by the Underlying Fund(s) but excludes applicable taxes.

** Insurance fee excludes applicable taxes.

All information as at December 31, 2022 (unless otherwise noted)

BMO Money Market GIF

Quick Facts:

Date Fund created:December 2, 2013 (Class A 100/100)
 June 21, 2016 (Class A 75/75 and 75/100)
 May 14, 2018 (Class F)

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate: n/a

Total Value on:\$68,164,138

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	1.07 [†]	10.18	2,067
Series 75/100	1.08 [†]	10.18	3,098
Series 100/100	1.09 [†]	10.22	1,502
Class F			
Series 75/75	0.68 [†]	10.32	1
Series 75/100	0.69 [†]	10.33	18
Series 100/100	0.69 [†]	10.30	1

Minimum Investment \$500 – \$10,000 (Class A, Class F) (see Information Folder for more details)

[†] BMO Insurance is currently waiving a portion of the fees for this Fund. BMO Insurance has no obligation to continue waiving these fees and can terminate the waiver at any time without notice. For the period ending on December 31, 2022, the Class A MER without the waiver is 1.40% for Series 75/75, 1.41% for Series 75/100 and 1.42% for Series 100/100. Class F MER without the waiver is 0.85% for Series 75/75, 0.85% for Series 75/100 and 0.85% for Series 100/100.

What does this fund invest in?

The objectives of the fund are to preserve the value of your investment, provide interest income and a high level of liquidity. It invests primarily in high-quality money market instruments issued by governments and corporations in Canada.

Top 10 Investments

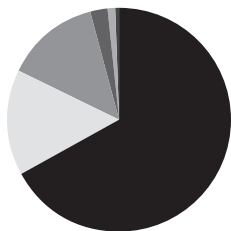
% of Assets

Investment	% of Assets
BMO Money Market Fund, Series I	11.9
National Bank of Canada, Bankers Acceptances, 4.443% Jan 30, 2023	2.7
Bay Street Funding Trust, Commercial Paper, 4.598% Jan 5, 2023	2.2
SURE Trust, Commercial Paper, 4.500% Jan 6, 2023	1.9
Toronto Dominion Bank, The, Bankers Acceptances, 4.307% Jan 11, 2023	1.9
Central 1 Credit Union, Commercial Paper, 4.479% Feb 21, 2023	1.6
King Street Funding Trust, Commercial Paper, 4.299% Jan 4, 2023	1.4
Canadian Imperial Bank of Commerce, Bankers Acceptances, 4.266% Jan 5, 2023	1.4
Intact Financial Corporation, Commercial Paper, 4.408% Jan 19, 2023	1.4
STABLE Trust, Commercial Paper, 4.651% Jan 12, 2023	1.3
Energir, L.P., Commercial Paper, 4.269% Jan 30, 2023	1.3
Cash/Receivables/Payables	88.1

Total 100.0

Total Investments 2

BMO Money Market GIF



Portfolio Allocation

Commercial Paper	67.4%
Bankers Acceptances	15.1%
Bearer Deposit Notes	13.8%
Corporate Bonds & Debentures	2.5%
Treasury Bills – Provincial	1.0%
Term Deposits	0.5%
Cash/Receivables/Payables	-0.3%

How has the fund performed?

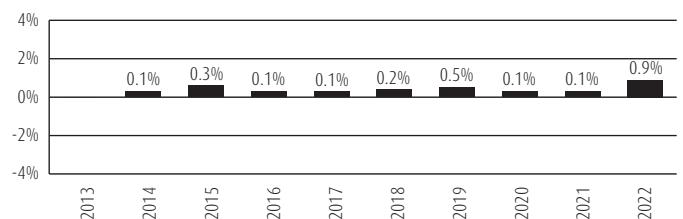
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 2, 2013 has \$1,018 on December 31, 2022. This works out to an average of 0.2% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 9 years. In the last 9 years, the fund was up in value 9 years and down in value 0 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a more secure investment with low investment risk or you are looking for a short-term investment. The yield of this fund varies with short-term interest rates.

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class F
Series 75/75	1.07 [†]	0.68 [†]
Series 75/100	1.08 [†]	0.69 [†]
Series 100/100	1.09 [†]	0.69 [†]

[†] BMO Insurance is currently waiving a portion of the fees for this Fund. BMO Insurance has no obligation to continue waiving these fees and can terminate the waiver at any time without notice. For the period ending on December 31, 2022, the Class A MER without the waiver is 1.40% for Series 75/75, 1.41% for Series 75/100 and 1.42% for Series 100/100. Class F MER without the waiver is 0.85% for Series 75/75, 0.85% for Series 75/100 and 0.85% for Series 100/100.

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class F
Series 100/100	0.00

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Canadian Balanced Growth GIF

Quick Facts:

Date Fund created:December 2, 2013 (Class A 100/100)
 October 1, 2014 (Class A Prestige 100/100)
 May 14, 2018 (Class F 100/100)
 Total Value on: \$16,408,018

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:.....83.92%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding ('000)
		Class A	
Series 100/100	3.09	10.48	971
		Class A Prestige	
Series 100/100	2.70	10.15	584
		Class F	
Series 100/100	2.01	10.64	28
Minimum Investment	\$500 - \$10,000 (Class A, Class F) \$250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

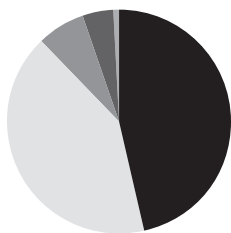
The fundamental investment objectives of this Fund are to achieve long term capital growth and income by investing primarily in exchange traded funds ("ETFs"). The Fund seeks to provide investors with broad exposure to publicly listed Canadian companies balanced with high quality fixed income securities or cash equivalents.

Top 10 Investments

% of Assets

BMO S&P/TSX Capped Composite Index ETF	46.7
BMO Mid Federal Bond Index ETF	24.7
BMO Mid Corporate Bond Index ETF	13.3
BMO S&P 500 Index ETF	7.0
BMO MSCI EAFE Index ETF	4.6
BMO Mid-Term US IG Corporate Bond Index ETF	3.1
Cash/Receivables/Payables	0.6
Total	100.0
Total Investments	7

BMO Canadian Balanced Growth GIF



Portfolio Allocation

Canadian Equity Funds.....	46.6%
Fixed Income Funds.....	41.2%
U.S. Equity Funds.....	7.0%
International Equity Funds.....	4.6%
Cash/Receivables/Payables.....	0.6%

How has the fund performed?

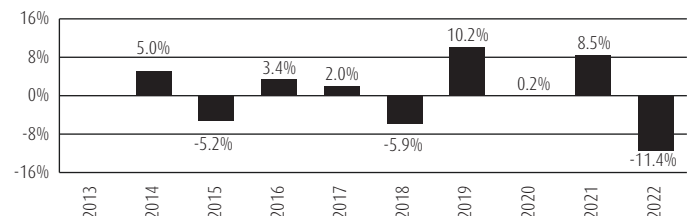
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 2, 2013 has \$1,046 on December 31, 2022. This works out to an average of 0.5% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 9 years for a contractholder. In the last 9 years, the fund was up in value 6 years and down in value 3 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	3.09	2.70	2.01

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Canadian Income Strategy GIF

Quick Facts:

Date Fund created:December 2, 2013 (Class A 100/100)
 October 1, 2014 (Class A Prestige 100/100)
 May 14, 2018 (Class F 100/100)
 Total Value on: \$8,346,012

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:45.61%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding ('000s)
		Class A	
Series 100/100	3.02	11.10	460
		Class A Prestige	
Series 100/100	2.67	10.91	296
		Class F	
Series 100/100	1.95	11.70	1
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

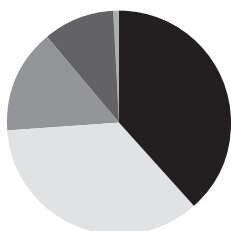
The fundamental investment objectives of the Fund are to achieve long term capital growth and monthly income by investing primarily in ETFs that invest in Canadian income-generating securities: dividend-paying common stocks, preferred shares, income trusts, balanced with high quality fixed income securities or cash equivalents.

Top 10 Investments

% of Assets

BMO Mid Federal Bond Index ETF	19.0
BMO S&P 500 Index ETF	15.1
BMO S&P/TSX Capped Composite Index ETF	12.4
BMO Mid Corporate Bond Index ETF	10.3
BMO MSCI EAFE Index ETF	10.1
BMO Canadian Dividend ETF	7.4
BMO Low Volatility Canadian Equity ETF	7.4
BMO Equal Weight Banks Index ETF	4.4
BMO Laddered Preferred Share Index ETF	3.8
BMO Equal Weight REITs Index ETF	3.4
Total	93.3
Total Investments	13

BMO Canadian Income Strategy GIF



Portfolio Allocation

Canadian Equity Funds.....	38.5%
Fixed Income Funds.....	35.5%
U.S. Equity Funds.....	15.1%
International Equity Funds.....	10.1%
Cash/Receivables/Payables.....	0.8%

How has the fund performed?

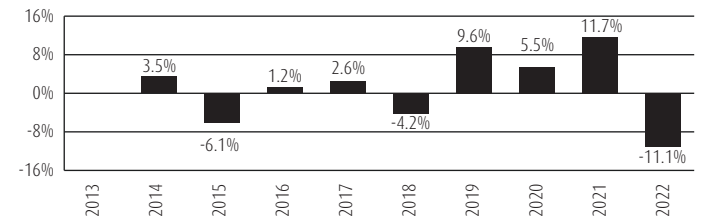
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 2, 2013 has \$1,114 on December 31, 2022. This works out to an average of 1.2% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 9 years for a contractholder. In the last 9 years, the fund was up in value 6 years and down in value 3 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	3.02	2.67	1.95

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO U.S. Balanced Growth GIF

Quick Facts:

Date Fund created:December 2, 2013 (Class A 100/100)
 October 1, 2014 (Class A Prestige 100/100)
 May 14, 2018 (Class F 100/100)
 Total Value on:\$35,615,358

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:79.12%

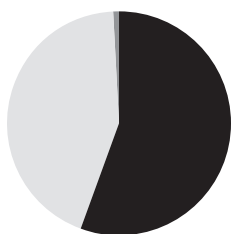
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding ('000)
		Class A	
Series 100/100	3.09	12.37	1,626
		Class A Prestige	
Series 100/100	2.70	12.18	1,239
		Class F	
Series 100/100	2.01	11.96	34
Minimum Investment	\$500 - \$10,000 (Class A, Class F) \$250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

The fundamental investment objectives of this Fund are to achieve long term capital growth and income by investing primarily in ETFs. The Fund seeks to provide investors with broad exposure to publicly listed U.S. companies balanced with high quality Canadian fixed income securities or cash equivalents.

Top 10 Investments	% of Assets
BMO S&P 500 Index ETF	55.7
BMO Mid Federal Bond Index ETF	26.2
BMO Mid Corporate Bond Index ETF	14.2
BMO Mid-Term US IG Corporate Bond Index ETF	3.3
Cash/Receivables/Payables	0.6
Total	100.0
Total Investments	5

BMO U.S. Balanced Growth GIF



Portfolio Allocation	
■ U.S. Equity Funds	55.8%
■ Fixed Income Funds	43.6%
■ Cash/Receivables/Payables	0.6%

How has the fund performed?

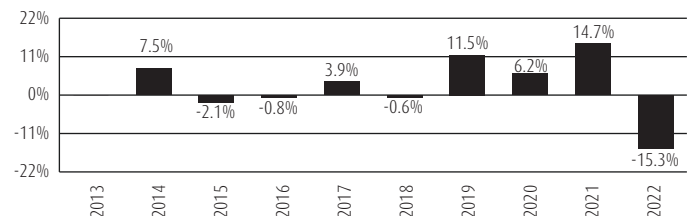
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 2, 2013 has \$1,240 on December 31, 2022. This works out to an average of 2.4% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 9 years for a contractholder. In the last 9 years, the fund was up in value 5 years and down in value 4 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	3.09	2.70	2.01

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO North American Income Strategy GIF

Quick Facts:

Date Fund created:.....December 2, 2013 (Class A 100/100)
 October 1, 2014 (Class A Prestige 100/100)
 May 14, 2018 (Class F 100/100)
 Total Value on:\$35,786,189

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:25.13%

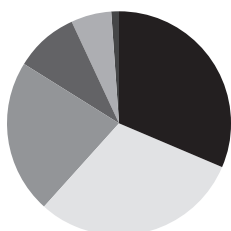
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 100/100	2.95	11.56	1,666
Class A Prestige			
Series 100/100	2.58	11.28	1,465
Class F			
Series 100/100	1.89	11.35	1
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

The fundamental investment objectives of the Fund are to achieve long term capital growth and monthly income by investing primarily in ETFs that invest in Canadian and U.S. income-generating securities: dividend-paying common stocks, preferred shares, income trusts, balanced with high quality Canadian fixed income securities or cash equivalents.

Top 10 Investments	% of Assets
BMO Mid Federal Bond Index ETF	16.6
BMO S&P/TSX Capped Composite Index ETF	11.8
BMO S&P 500 Index ETF	11.3
BMO Low Volatility US Equity ETF	10.7
BMO MSCI EAFE Index ETF	9.4
BMO Mid Corporate Bond Index ETF	9.0
BMO Canadian Dividend ETF	8.6
BMO Low Volatility Canadian Equity ETF	7.2
BMO Global Infrastructure Index ETF	5.8
BMO Laddered Preferred Share Index ETF	3.7
Total	94.1
Total Investments	13

BMO North American Income Strategy GIF



Portfolio Allocation	
■ Fixed Income Funds	31.4%
■ Canadian Equity Funds.....	30.5%
■ U.S. Equity Funds.....	22.0%
■ International Equity Funds.....	9.4%
■ Global Equity Funds.....	5.8%
■ Cash/Receivables/Payables	0.9%

How has the fund performed?

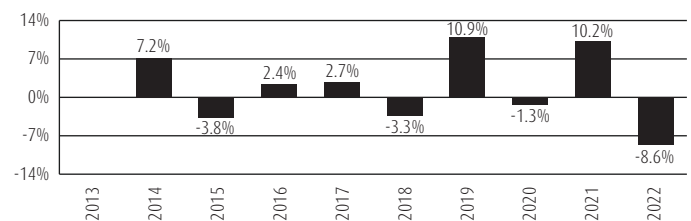
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 2, 2013 has \$1,155 on December 31, 2022. This works out to an average of 1.6% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 9 years for a contractholder. In the last 9 years, the fund was up in value 5 years and down in value 4 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	2.95	2.58	1.89

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Fixed Income ETF Portfolio GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
 May 14, 2018 (Class F 75/75 and 75/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)
 Total Value on: \$17,033,538

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:.....21.39%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	1.99	9.10	209
Series 75/100	2.12	8.98	439
Class A Prestige			
Series 75/75	1.88	9.09	386
Series 75/100	2.00	8.98	818
Class F			
Series 75/75	0.90	9.81	41
Series 75/100	1.04	9.75	12
Class F Prestige			
Series 75/75	0.78*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

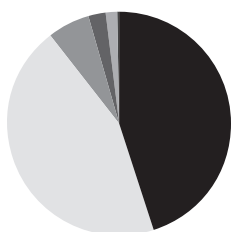
** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Fixed Income ETF Portfolio or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to preserve the value of your investment by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income securities and cash or cash equivalents. The underlying fund’s asset mix may be changed over time to reflect the portfolio manager’s long-term outlook for each asset class.

Top 10 Investments	% of Assets
BMO Fixed Income ETF Portfolio, Series I	99.0
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	34.6
BMO Aggregate Bond Index ETF	23.9
BMO Core Plus Bond Fund, ETF Series	7.2
BMO Canadian MBS Index ETF	7.2
SPDR Portfolio TIPS ETF, Series I	6.5
BMO Emerging Markets Bond Hedged to CAD Index ETF	6.0
BMO Long Federal Bond Index ETF	4.7
BMO High Yield US Corporate Bond Hedged to CAD Index ETF	3.4
Cash/Receivables/Payables	2.7
BMO Money Market Fund, ETF Series	1.6
Cash/Receivables/Payables	1.0
Total	100.0
Total Investments	2

BMO Fixed Income ETF Portfolio GIF



Portfolio Allocation

Canadian Fixed Income Funds	45.0%
U.S. Fixed Income Funds	44.6%
Emerging Markets Fixed Income Fund	6.0%
Cash/Receivables/Payables	2.7%
Money Market Funds	1.5%
Money Market Investments	0.2%

How has the fund performed?

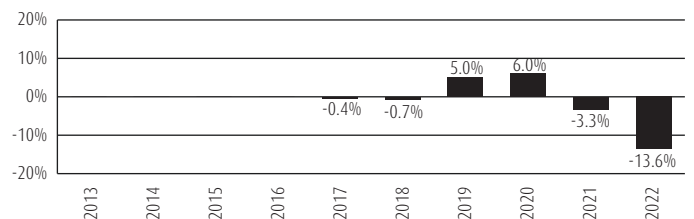
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$912 on December 31, 2022. This works out to an average of -1.4% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 2 years and down in value 4 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income ETFs with a low level of volatility, and are comfortable with low investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment over the short-term).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	1.99	1.88	0.90	0.78*
Series 75/100	2.12	2.00	1.04	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Income ETF Portfolio GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
 May 14, 2018 (Class F 75/75 and 75/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)
 Total Value on: \$42,763,371

Portfolio Manager:..... BMO Asset Management Inc.
 Portfolio Turnover Rate: 12.99%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.19	10.15	377
Series 75/100	2.42	10.02	830
Class A Prestige			
Series 75/75	2.05	9.60	946
Series 75/100	2.17	9.55	2,242
Class F			
Series 75/75	1.03	10.45	12
Series 75/100	1.30	10.35	1
Class F Prestige			
Series 75/75	0.99*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Income ETF Portfolio or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to preserve the value of your investment by investing primarily in exchange traded funds that invest in fixed income securities with a lesser exposure to exchange traded funds that invest in Canadian, U.S. and international equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income or equity securities and cash or cash equivalents. The underlying fund’s asset mix may be changed over time to reflect the portfolio manager’s long-term outlook for each asset class.

Top 10 Investments

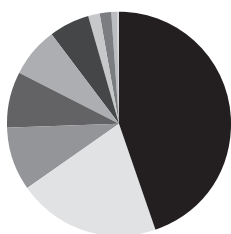
% of Assets

BMO Income ETF Portfolio, Series I	99.0
BMO Aggregate Bond Index ETF	27.5
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	17.9
BMO S&P/TSX Capped Composite Index ETF	8.0
BMO S&P 500 Index ETF	7.9
BMO Core Plus Bond Fund, ETF Series	7.8
BMO Emerging Markets Bond Hedged to CAD Index ETF	5.8
BMO MSCI EAFE Index ETF	5.4
BMO Canadian MBS Index ETF	4.1
BMO Long Federal Bond Index ETF	2.9
BMO High Yield US Corporate Bond Hedged to CAD Index ETF	2.6
Cash/Receivables/Payables	1.0

Total 100.0

Total Investments 2

BMO Income ETF Portfolio GIF



Portfolio Allocation

Canadian Fixed Income Funds	44.8%
U.S. Fixed Income Funds	20.5%
U.S. Equity Funds	9.2%
Canadian Equity Fund	8.0%
International Equity Funds	7.4%
Emerging Markets Fixed Income Fund	5.8%
Emerging Markets Equity Fund	1.6%
Money Market Fund	1.6%
Cash/Receivables/Payables	0.9%
Money Market Investments	0.2%

How has the fund performed?

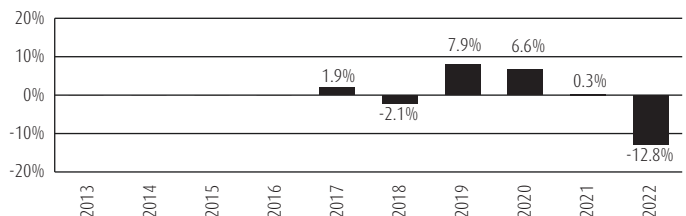
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,013 on December 31, 2022. This works out to an average of 0.2% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 4 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income and to a lesser extent in equity ETFs with the potential for some capital appreciation, and are comfortable with low investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment over the short-term).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.19	2.05	1.03	0.99*
Series 75/100	2.42	2.17	1.30	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Conservative ETF Portfolio GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
 January 9, 2017 (Class A 100/100, Class A Prestige 100/100)
 May 14, 2018 (Class F 75/75, 75/100 and 100/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)

Total Value on:\$113,660,094

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate: 15.49%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.28	10.91	1,483
Series 75/100	2.47	10.74	2,154
Series 100/100	2.88	10.15	1,043
Class A Prestige			
Series 75/75	2.10	9.92	1,684
Series 75/100	2.25	9.87	3,185
Series 100/100	2.49	10.39	1,274
Class F			
Series 75/75	1.15	10.84	182
Series 75/100	1.36	10.73	29
Series 100/100	1.75	10.54	14
Class F Prestige			
Series 75/75	1.04*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Conservative ETF Portfolio or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to preserve the value of your investment and, to a lesser extent, provide some potential for growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income and equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income or equity securities and cash or cash equivalents. The underlying fund’s asset mix may be changed over time to reflect the portfolio manager’s long-term outlook for each asset class.

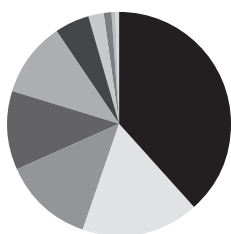
Top 10 Investments

	% of Assets
BMO Conservative ETF Portfolio, Series I	99.4
BMO Aggregate Bond Index ETF	23.3
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	15.3
BMO S&P/TSX Capped Composite Index ETF	11.4
BMO S&P 500 Index ETF	11.2
BMO MSCI EAFE Index ETF	6.9
BMO Core Plus Bond Fund, ETF Series	6.0
BMO Emerging Markets Bond Hedged to CAD Index ETF	5.0
BMO Canadian MBS Index ETF	3.1
BMO Long Federal Bond Index ETF	2.5
BMO MSCI Emerging Markets Index ETF	2.3
Cash/Receivables/Payables	0.6

Total 100.0

Total Investments 2

BMO Conservative ETF Portfolio GIF



Portfolio Allocation

Canadian Fixed Income Funds	38.3%
U.S. Fixed Income Funds	17.1%
U.S. Equity Funds	13.0%
Canadian Equity Fund	11.4%
International Equity Funds	10.6%
Emerging Markets Fixed Income Fund	5.0%
Emerging Markets Equity Fund	2.3%
Money Market Fund	1.1%
Cash/Receivables/Payables	0.6%
Money Market Investments	0.6%

How has the fund performed?

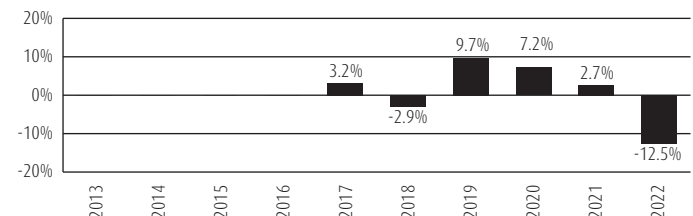
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,088 on December 31, 2022. This works out to an average of 1.3% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 4 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income and equity ETFs with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.28	2.10	1.15	1.04*
Series 75/100	2.47	2.25	1.36	N/A
Series 100/100	2.88	2.49	1.75	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Balanced ETF Portfolio GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
 January 9, 2017 (Class A 100/100, Class A Prestige 100/100)
 May 14, 2018 (Class F 75/75, 75/100 and 100/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)

Total Value on:\$295,553,282

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:9.26%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.31	12.06	2,026
Series 75/100	2.60	11.84	4,609
Series 100/100	3.03	10.97	4,081
Class A Prestige			
Series 75/75	2.10	10.44	2,413
Series 75/100	2.34	10.34	7,594
Series 100/100	2.63	11.24	5,064
Class F			
Series 75/75	1.21	11.54	150
Series 75/100	1.47	11.34	655
Series 100/100	1.88	11.10	179
Class F Prestige			
Series 75/75	1.10*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Balanced ETF Portfolio or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to provide a balanced portfolio by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income and equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income and equity securities and cash or cash equivalents. The underlying fund’s asset mix may be changed over time to reflect the portfolio manager’s long-term outlook for each asset class.

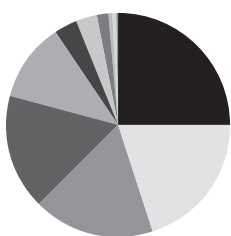
Top 10 Investments % of Assets

BMO Balanced ETF Portfolio, Series I	99.6
BMO S&P/TSX Capped Composite Index ETF	17.5
BMO Aggregate Bond Index ETF	17.0
BMO S&P 500 Index ETF	16.4
BMO MSCI EAFE Index ETF	11.9
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	10.1
BMO Core Plus Bond Fund, ETF Series	4.2
BMO Emerging Markets Bond Hedged to CAD Index ETF	3.3
BMO MSCI Emerging Markets Index ETF	3.0
BMO Japan Index ETF	2.4
BMO MSCI Europe High Quality Hedged to CAD Index ETF	2.3
Cash/Receivables/Payables	0.4

Total **100.0**

Total Investments **2**

BMO Balanced ETF Portfolio GIF



Portfolio Allocation

Canadian Fixed Income Funds	25.2%
U.S. Equity Funds	20.1%
Canadian Equity Fund	17.5%
International Equity Funds	16.5%
U.S. Fixed Income Funds	11.5%
Emerging Markets Fixed Income Fund	3.2%
Emerging Markets Equity Funds	3.2%
Money Market Investments	1.7%
Money Market Fund	0.5%
Cash/Receivables/Payables	0.5%
Put Options	0.1%

How has the fund performed?

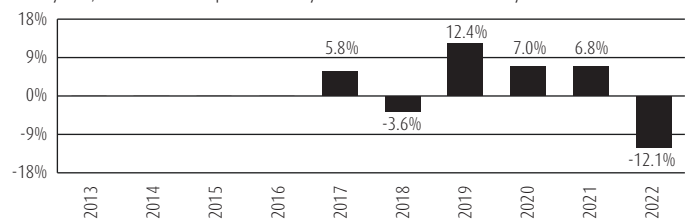
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,205 on December 31, 2022. This works out to an average of 2.9% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 4 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a balanced investment mostly in fixed income and equity ETFs with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.31	2.10	1.21	1.10*
Series 75/100	2.60	2.34	1.47	N/A
Series 100/100	3.03	2.63	1.88	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Growth ETF Portfolio GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
 May 14, 2018 (Class F 75/75 and 75/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)
 Total Value on: \$54,490,889

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:.....6.38%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.38	13.33	891
Series 75/100	2.73	13.06	1,317
Class A Prestige			
Series 75/75	2.20	10.97	757
Series 75/100	2.45	10.85	1,518
Class F			
Series 75/75	1.30	12.09	12
Series 75/100	1.65	11.89	41
Class F Prestige			
Series 75/75	1.19*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Growth ETF Portfolio or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to provide long-term growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international equity securities and, to a lesser extent, fixed income securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income and equity securities and cash or cash equivalents. The underlying fund’s asset mix may be changed over time to reflect the portfolio manager’s long-term outlook for each asset class.

Top 10 Investments

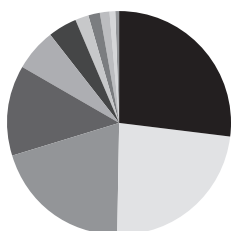
% of Assets

BMO Growth ETF Portfolio, Series I	99.4
BMO S&P/TSX Capped Composite Index ETF	23.5
BMO S&P 500 Index ETF	22.9
BMO MSCI EAFE Index ETF	15.8
BMO Aggregate Bond Index ETF	8.9
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	5.3
BMO MSCI Emerging Markets Index ETF	3.9
BMO Core Plus Bond Fund, ETF Series	3.3
BMO Japan Index ETF	2.3
BMO MSCI Europe High Quality Hedged to CAD Index ETF	2.2
BMO Emerging Markets Bond Hedged to CAD Index ETF	1.7
Cash/Receivables/Payables	0.6

Total **100.0**

Total Investments **2**

BMO Growth ETF Portfolio GIF



Portfolio Allocation

U.S. Equity Funds	27.1%
Canadian Equity Fund	23.5%
International Equity Funds	20.3%
Canadian Fixed Income Funds	13.1%
U.S. Fixed Income Funds	6.0%
Emerging Markets Equity Funds	4.2%
Global Equity Funds	2.0%
Emerging Markets Fixed Income Fund	1.7%
Money Market Investments	1.4%
Cash/Receivables/Payables	0.7%
Put Options	0.1%
Call Options	-0.1%

How has the fund performed?

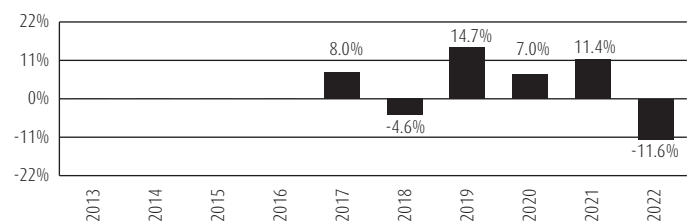
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,333 on December 31, 2022. This works out to an average of 4.5% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 4 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a growth oriented investment mostly in equity and to a lesser extent fixed income ETFs with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.38	2.20	1.30	1.19*
Series 75/100	2.73	2.45	1.65	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Equity Growth ETF Portfolio GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
 May 14, 2018 (Class F 75/75 and 75/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)
 Total Value on: \$38,781,723

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:.....2.37%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.43	14.62	602
Series 75/100	2.79	14.29	917
Class A Prestige			
Series 75/75	2.24	11.46	404
Series 75/100	2.50	11.32	1,063
Class F			
Series 75/75	1.36	12.54	4
Series 75/100	1.71	12.34	14
Class F Prestige			
Series 75/75	1.24*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

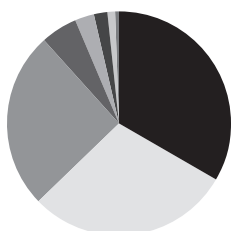
The Fund invests in the BMO Equity Growth ETF Portfolio or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to provide long-term growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual equity securities and cash or cash equivalents. The underlying fund’s asset mix may be changed over time to reflect the portfolio manager’s long-term outlook for each asset class.

Top 10 Investments

% of Assets

BMO Equity Growth ETF Portfolio, Series I	99.4
BMO S&P/TSX Capped Composite Index ETF	29.5
BMO S&P 500 Index ETF	29.0
BMO MSCI EAFE Index ETF	17.5
BMO MSCI Emerging Markets Index ETF	4.7
BMO Japan Index ETF	4.2
BMO MSCI Europe High Quality Hedged to CAD Index ETF	4.0
Health Care Select Sector SPDR Fund	1.5
Energy Select Sector SPDR Fund	1.2
BMO Nasdaq 100 Equity Index ETF	1.2
Government of Canada, Treasury Bills, 3.594% Jan 5, 2023	1.0
Cash/Receivables/Payables	0.6
Total	100.0
Total Investments	2

BMO Equity Growth ETF Portfolio GIF



Portfolio Allocation

U.S. Equity Funds	33.7%
Canadian Equity Fund	29.5%
International Equity Funds	25.7%
Emerging Markets Equity Funds	5.2%
Money Market Investments	2.9%
Global Equity Funds	2.0%
Cash/Receivables/Payables	1.0%
Put Options	0.1%
Call Options	-0.1%

How has the fund performed?

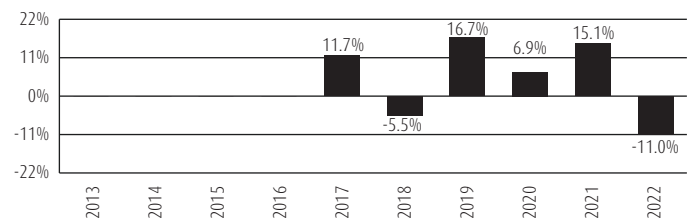
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,463 on December 31, 2022. This works out to an average of 6.0% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 4 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a equity oriented investment mostly in equity ETFs with the potential for some capital appreciation, and are comfortable with moderate investment risk (i.e. you are willing to accept fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.43	2.24	1.36	1.24*
Series 75/100	2.79	2.50	1.71	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Low Volatility Canadian Equity ETF GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
 May 14, 2018 (Class F 75/75 and 75/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)

Total Value on: \$55,215,625

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:3.51%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.52	14.81	862
Series 75/100	2.93	14.43	1,217
Class A Prestige			
Series 75/75	2.34	12.31	602
Series 75/100	2.64	12.17	1,417
Class F			
Series 75/75	1.44	14.33	9
Series 75/100	1.85	14.07	9
Class F Prestige			
Series 75/75	1.33*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Low Volatility Canadian Equity ETF or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to provide unitholders exposure to the performance of a portfolio of Canadian equities with the potential for long-term capital growth. The underlying fund securities will be selected from 100 of the largest and most liquid securities in Canada. The securities that have the lowest sensitivity to market movements (beta) will be selected for the portfolio and it will be weighted so that a higher allocation is given to securities with lower betas.

Top 10 Investments

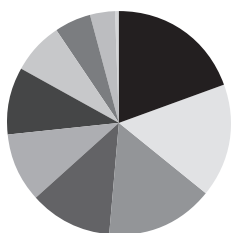
% of Assets

	% of Assets
BMO Low Volatility Canadian Equity ETF	98.8
Hydro One Limited	5.0
Fortis Inc.	3.5
Metro Inc.	3.4
Emera Incorporated	3.4
Empire Company Limited, Class A	3.4
Franco-Nevada Corporation	3.3
Loblaw Companies Limited	3.2
Barrick Gold Corporation	3.0
Thomson Reuters Corporation	3.0
Intact Financial Corporation	2.9
Cash/Receivables/Payables	1.2

Total 100.0

Total Investments 2

BMO Low Volatility Canadian Equity ETF GIF



Portfolio Allocation

Financials.....	19.6%
Utilities.....	16.3%
Consumer Staples.....	15.7%
Industrials.....	11.8%
Communication Services.....	10.0%
Materials.....	9.8%
Real Estate.....	7.5%
Consumer Discretionary.....	5.3%
Information Technology.....	3.5%
Cash/Receivables/Payables.....	0.5%

How has the fund performed?

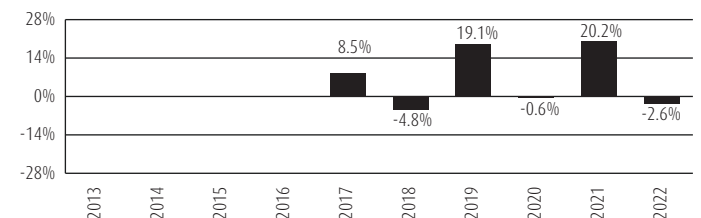
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,481 on December 31, 2022. This works out to an average of 6.2% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 3 years and down in value 3 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to stocks with low volatility and the potential for long term growth, and if you are comfortable with moderate risk.

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.52	2.34	1.44	1.33*
Series 75/100	2.93	2.64	1.85	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Low Volatility U.S. Equity ETF GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
 May 14, 2018 (Class F 75/75 and 75/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)
 Total Value on: \$76,395,954

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:2.20%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.54	16.36	1,043
Series 75/100	2.89	16.00	1,519
Class A Prestige			
Series 75/75	2.35	13.31	947
Series 75/100	2.60	13.19	1,674
Class F			
Series 75/75	1.44	16.57	3
Series 75/100	1.80	16.28	18
Class F Prestige			
Series 75/75	1.33*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

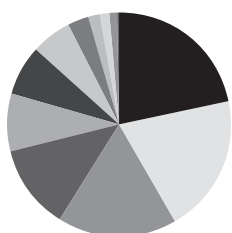
* The fund was launched October 16, 2023 and the MER is an estimate.
 ** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Low Volatility U.S. Equity ETF or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to provide unitholders with exposure to the performance of a portfolio of U.S. stocks with the potential for long-term capital growth. The underlying fund securities will be selected from the large capitalization U.S. equity universe. The securities that have the lowest sensitivity to market movements (beta) will be selected for the portfolio and it will be weighted so that a higher allocation is given to securities with lower betas.

Top 10 Investments	% of Assets
BMO Low Volatility US Equity ETF	98.6
Campbell Soup Company	1.6
Merck & Co., Inc.	1.6
J.M. Smucker Co., The	1.6
Clorox Company, The	1.5
Quest Diagnostics Incorporated	1.4
Johnson & Johnson	1.4
Pfizer Inc.	1.4
Northrop Grumman Corporation	1.4
Kellogg Company	1.4
Becton, Dickinson and Company	1.4
Cash/Receivables/Payables	1.4
Total	100.0
Total Investments	2

BMO Low Volatility U.S. Equity ETF GIF



Portfolio Allocation	
Consumer Staples.....	21.9%
Utilities.....	19.9%
Health Care.....	17.2%
Financials.....	12.2%
Consumer Discretionary.....	8.3%
Industrials.....	7.3%
Real Estate.....	5.8%
Information Technology.....	3.1%
Communication Services.....	1.7%
Energy.....	1.3%
Materials.....	1.2%
Cash/Receivables/Payables.....	0.1%

How has the fund performed?

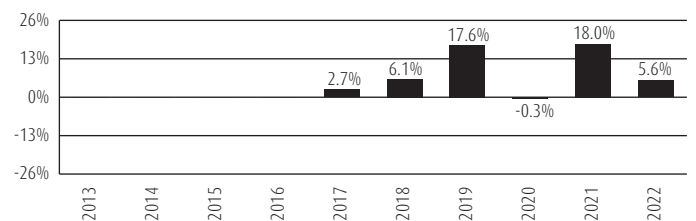
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,633 on December 31, 2022. This works out to an average of 7.8% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 5 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to U.S. stocks with low volatility and the potential for long term growth, and if you are comfortable with moderate risk.

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.54	2.35	1.44	1.33*
Series 75/100	2.89	2.60	1.80	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Monthly Income GIF

Quick Facts:

Date Fund created:.....January 9, 2017 (Class A, Class A Prestige 100/100)
 May 14, 2018 (Class F)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)
 Total Value on: \$67,657,158

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:7.97%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.57	11.70	324
Series 75/100	2.83	11.53	790
Series 100/100	3.22	11.26	1,516
Class A Prestige			
Series 75/75	2.41	10.72	456
Series 75/100	2.58	10.65	863
Series 100/100	2.79	11.55	2,006
Class F			
Series 75/75	1.47	11.90	1
Series 75/100	1.75	11.75	14
Series 100/100	2.12	11.55	22
Class F Prestige			
Series 75/75	1.21*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

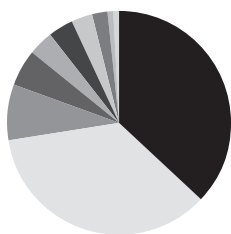
What does this fund invest in?

The Fund invests in the BMO Monthly Income Fund or a similar fund ("underlying fund"). The fundamental investment objectives of the underlying fund are to provide a fixed monthly distribution and to preserve the value of your investment. The underlying fund invests primarily in (i) Canadian fixed income securities with higher-than-average yields, issued by the federal government, provincial governments, government agencies and corporations, (ii) preferred and common shares, (iii) real estate investment trusts, and (iv) royalty trusts and other high-yielding investments. To enhance the yield, the underlying fund may also invest in Canadian or foreign lower-rated or unrated securities and derivative instruments like options, futures and forward contracts. The underlying fund may invest up to 30% of the fund's assets in foreign securities.

Top 10 Investments

	% of Assets
BMO Monthly Income Fund, Series I	99.6
BMO MSCI EAFE Index ETF	5.2
BMO S&P/TSX Capped Composite Index ETF	3.8
BMO MSCI Emerging Markets Index ETF	3.6
Royal Bank of Canada	2.6
BMO Global Infrastructure Index ETF	2.0
Government of Canada, Unsecured, 2.000% Jun 1, 2032	1.9
Toronto-Dominion Bank, The	1.8
Enbridge Inc.	1.7
Canadian National Railway Company	1.5
Canadian Natural Resources Limited	1.4
Cash/Receivables/Payables	0.4
Total	100.0
Total Investments	2

BMO Monthly Income GIF



Portfolio Allocation

■ Bonds & Debentures.....	37.1%
■ Canadian Equities.....	35.5%
■ U.S. Equities.....	8.1%
■ International Equity Fund.....	5.2%
■ Canadian Equity Fund.....	3.8%
■ Emerging Markets Equity Fund.....	3.6%
■ Global Equity Funds.....	3.0%
■ Money Market Investments.....	2.1%
■ U.S. Equity Fund.....	0.9%
■ Cash/Receivables/Payables.....	0.7%

How has the fund performed?

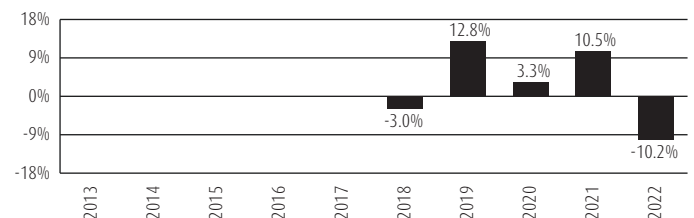
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on January 9, 2017 has \$1,173 on December 31, 2022. This works out to an average of 2.7% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 5 years for a contractholder. In the last 5 years, the fund was up in value 3 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income and equities with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.57	2.41	1.47	1.21*
Series 75/100	2.83	2.58	1.75	N/A
Series 100/100	3.22	2.79	2.12	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Asset Allocation GIF

Quick Facts:

Date Fund created: May 14, 2018 (Class A, Class F, Class A Prestige 100/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)

Total Value on: \$19,766,412

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:5.43%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.50	11.02	138
Series 75/100	2.81	10.83	144
Series 100/100	3.19	10.63	328
Class A Prestige			
Series 75/75	2.43	10.69	208
Series 75/100	2.57	10.63	356
Series 100/100	2.84	10.85	629
Class F			
Series 75/75	1.47	11.53	12
Series 75/100	1.72	11.40	1
Series 100/100	2.13	11.19	18
Class F Prestige			
Series 75/75	1.21*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

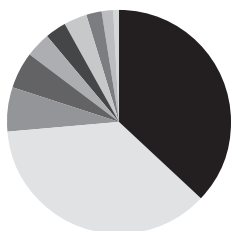
** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Asset Allocation Fund or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to provide long-term capital growth consistent with the preservation of capital by investing primarily in a balanced portfolio of global equity and fixed income securities.

Top 10 Investments	% of Assets
BMO Asset Allocation Fund, Series I	98.1
BMO S&P 500 Index ETF	6.4
BMO MSCI EAFE Index ETF	5.2
BMO MSCI Emerging Markets Index ETF	3.7
BMO S&P/TSX Capped Composite Index ETF	3.2
Royal Bank of Canada	3.1
Canadian Natural Resources Limited	2.2
BMO Global Infrastructure Index ETF	2.1
Canadian Pacific Railway Limited	2.0
Toronto-Dominion Bank, The	1.8
Government of Canada, Unsecured, 2.000% Jun 1, 2032	1.8
Cash/Receivables/Payables	1.9
Total	100.0
Total Investments	2

BMO Asset Allocation GIF



Portfolio Allocation	
■ Bonds & Debentures.....	37.1%
■ Canadian Equities.....	36.7%
■ U.S. Equity Fund.....	6.4%
■ International Equity Fund.....	5.2%
■ Emerging Markets Equity Fund.....	3.6%
■ Global Equity Funds.....	3.2%
■ Canadian Equity Fund.....	3.2%
■ U.S. Equities.....	2.1%
■ Money Market Investments.....	1.9%
■ Cash/Receivables/Payables.....	0.6%

How has the fund performed?

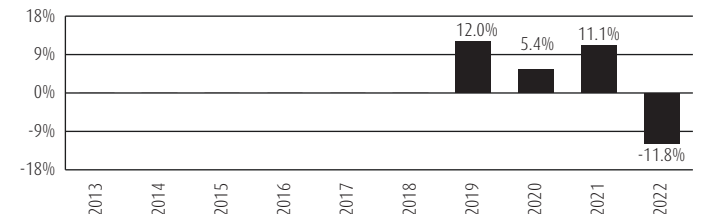
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$1,101 on December 31, 2022. This works out to an average of 2.1% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 4 years for a contractholder. In the last 4 years, the fund was up in value 3 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a mix of equities and fixed income securities in a single fund and you are comfortable with low to medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.50	2.43	1.47	1.21*
Series 75/100	2.81	2.57	1.72	N/A
Series 100/100	3.19	2.84	2.13	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Dividend GIF

Quick Facts:

Date Fund created:..... May 14, 2018 (Class A 75/75 and 75/100, Class F 75/75 and 75/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)
 Total Value on: \$64,647,481

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:.....6.37%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.67	12.42	687
Series 75/100	3.07	12.20	1,856
Class A Prestige			
Series 75/75	2.51	11.54	845
Series 75/100	2.76	11.41	2,013
Class F			
Series 75/75	1.53	13.05	6
Series 75/100	1.95	12.84	54
Class F Prestige			
Series 75/75	1.30*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

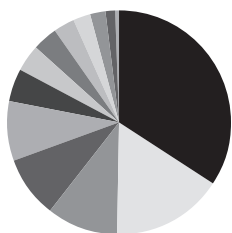
* The fund was launched October 16, 2023 and the MER is an estimate.
 ** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Dividend Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide a high after-tax return, which includes dividend income and capital gains from growth in the value of your investment. The fund invests primarily in dividend-yielding common and preferred shares of established Canadian companies. The fund may invest up to 30% of the fund's assets in foreign securities.

Top 10 Investments	% of Assets
BMO Dividend Fund, Series I	99.4
Royal Bank of Canada	8.2
Toronto-Dominion Bank, The	7.1
Enbridge Inc.	4.1
Canadian National Railway Company	4.1
Bank of Nova Scotia, The	3.5
Microsoft Corporation	3.5
Bank of Montreal	3.5
Canadian Pacific Railway Limited	3.5
Brookfield Infrastructure Partners L.P.	3.4
Intact Financial Corporation	3.4
Cash/Receivables/Payables	0.6
Total	100.0
Total Investments	2

BMO Dividend GIF



Portfolio Allocation	
Financials.....	34.4%
Industrials.....	15.9%
Energy.....	10.4%
Information Technology.....	9.0%
Utilities.....	8.4%
Real Estate.....	4.7%
Communication Services.....	4.0%
Consumer Staples.....	3.7%
Consumer Discretionary.....	3.0%
Materials.....	2.4%
Money Market Investments.....	2.2%
Health Care.....	1.6%
Cash/Receivables/Payables.....	0.3%

How has the fund performed?

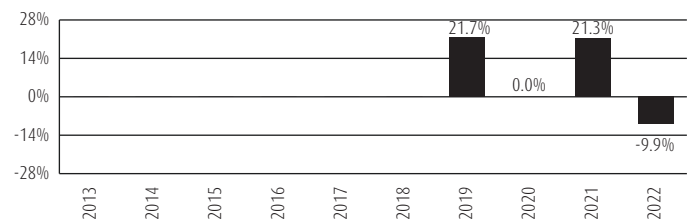
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$1,243 on December 31, 2022. This works out to an average of 4.8% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 4 years for a contractholder. In the last 4 years, the fund was up in value 3 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a dividend fund that focuses on established Canadian companies and you are comfortable with medium investment risk (i.e. you are willing to accept fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.67	2.51	1.53	1.30*
Series 75/100	3.07	2.76	1.95	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Monthly High Income II GIF

Quick Facts:

Date Fund created: May 14, 2018 (Class A 75/75 and 75/100, Class F 75/75 and 75/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)
 Total Value on: \$24,081,213

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:7.44%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.82	12.23	688
Series 75/100	3.11	12.09	342
Class A Prestige			
Series 75/75	2.60	12.41	456
Series 75/100	2.80	12.24	477
Class F			
Series 75/75	1.67	12.95	1
Series 75/100	2.00	12.75	1
Class F Prestige			
Series 75/75	1.36*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

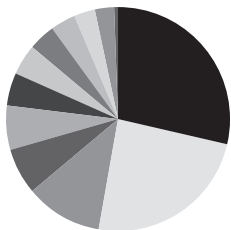
The Fund invests in the BMO Monthly High Income II or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to generate a high level of monthly distributions with moderate volatility by investing primarily in a portfolio of trust units, equity securities and fixed income securities. The fund may invest up to 20% of the fund’s assets in foreign securities.

Top 10 Investments

% of Assets

BMO Monthly High Income Fund II, Series I	97.5
Royal Bank of Canada	6.7
Toronto-Dominion Bank, The	6.6
Canadian Natural Resources Limited	5.9
Enbridge Inc.	4.5
Bank of Montreal	4.0
Suncor Energy Inc.	3.4
Canadian National Railway Company	3.3
Manulife Financial Corporation	3.1
TC Energy Corporation	3.1
TELUS Corporation	3.0
Cash/Receivables/Payables	2.5
Total	100.0
Total Investments	2

BMO Monthly High Income II GIF



Portfolio Allocation

Financials.....	28.8%
Energy.....	24.1%
Utilities.....	11.2%
Real Estate.....	6.6%
Industrials.....	6.3%
Communication Services.....	4.7%
Materials.....	4.5%
Information Technology.....	3.9%
Consumer Discretionary.....	3.6%
Health Care.....	3.0%
Money Market Investments.....	3.0%
Cash/Receivables/Payables.....	0.3%

How has the fund performed?

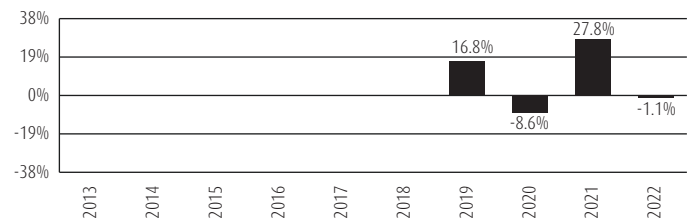
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$1,226 on December 31, 2022. This works out to an average of 4.5% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 4 years for a contractholder. In the last 4 years, the fund was up in value 2 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want you want an income-producing investment and you are looking for exposure to Canadian securities for your portfolio. You are comfortable with medium investment risk (i.e. you are willing to accept fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.82	2.60	1.67	1.36*
Series 75/100	3.11	2.80	2.00	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Tactical Balanced GIF

Quick Facts:

Date Fund created:..... May 14, 2018 (Class A 75/75 and 75/100, Class F 75/75 and 75/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 October 16, 2023 (Class F Prestige)
 Total Value on: \$23,423,696

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:.....6.33%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.57	9.97	401
Series 75/100	2.87	9.83	558
Class A Prestige			
Series 75/75	2.46	10.01	536
Series 75/100	2.63	9.96	852
Class F			
Series 75/75	1.47	10.49	7
Series 75/100	1.78	10.33	1
Class F Prestige			
Series 75/75	1.36*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

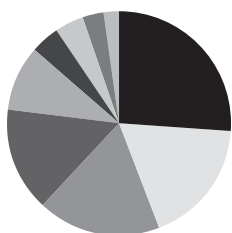
** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Tactical Balanced Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide long-term capital growth and preservation of capital by investing primarily in a diversified portfolio of global equity and fixed income exchange traded funds. The fund's asset mix may be changed over time to reflect the portfolio manager's outlook for each asset class.

Top 10 Investments	% of Assets
BMO Tactical Balanced ETF Fund, Series I	98.9
BMO MSCI EAFE Hedged to CAD Index ETF	20.3
BMO S&P 500 Hedged to CAD Index ETF	13.1
BMO MSCI Emerging Markets Index ETF	12.0
iShares 20+ Year Treasury Bond ETF	9.7
Vanguard FTSE Europe ETF	5.8
BMO Ultra Short-Term Bond ETF	4.3
VanEck J.P. Morgan EM Local Currency Bond ETF	4.3
VanEck Gold Miners ETF	3.9
S&P 500 E-Mini Index, Dec 15, 2023, \$3,900.00	3.7
KraneShares CSI China Internet ETF	3.3
Cash/Receivables/Payables	1.1
Total	100.0
Total Investments	2

BMO Tactical Balanced GIF



Portfolio Allocation

International Equity Funds.....	26.8%
U.S. Equity Funds.....	18.4%
Emerging Markets Equity Funds.....	18.1%
Global Equity Funds.....	15.2%
U.S. Fixed Income Fund.....	9.7%
Canadian Fixed Income Fund.....	4.3%
Emerging Markets Fixed Income Fund.....	4.3%
Put Options.....	3.2%
Cash/Receivables/Payables.....	2.0%
Call Options.....	-2.0%

How has the fund performed?

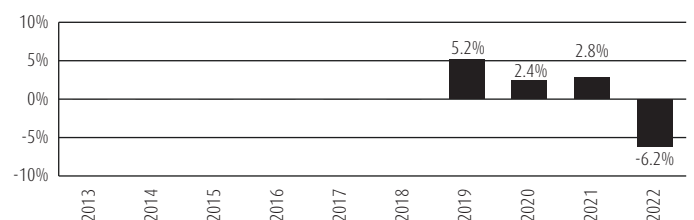
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$995 on December 31, 2022. This works out to an average of -0.1% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 4 years for a contractholder. In the last 4 years, the fund was up in value 3 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a balanced portfolio solution that adjusts to current market conditions and you are comfortable with low to medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.57	2.46	1.47	1.36*
Series 75/100	2.87	2.63	1.78	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Sustainable Global Balanced GIF

Quick Facts:

Date Fund created:..... May 7, 2019 (Class A, Class F and Class A Prestige)
October 16, 2023 (Class F Prestige)

Total Value on: \$22,010,380

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:6.71%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.65	9.76	98
Series 75/100	2.87	9.70	433
Series 100/100	3.28	9.49	320
Class A Prestige			
Series 75/75	2.42	9.83	207
Series 75/100	2.59	9.76	721
Series 100/100	2.86	9.79	461
Class F			
Series 75/75	1.53	10.17	1
Series 75/100	1.67	10.09	22
Series 100/100	2.18	9.93	1
Class F Prestige			
Series 75/75	1.41*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Sustainable Global Balanced Fund or a similar fund ("underlying fund"). This fund's objective is to provide long-term capital growth consistent with the preservation of capital by investing primarily in a balanced portfolio of global equity and fixed income securities. Assets are allocated between equities and fixed income securities using a responsible investment approach. The fixed income portion of the fund will be invested primarily in securities issued by sovereign, government, corporate, and structured finance issuers. The equities may include large and/or small capitalization companies. The sub-advisor's investment strategies also include employing a responsible investment approach to evaluate the responsible impact of companies, which may include consideration of: environmental factors (such as carbon footprint, climate change, water risk, resource efficiency and environmental impact), social factors (such as employee, customer, supplier and community relations, impacts on public health and human rights), governance factors (such as executive pay, board structure and oversight and protection of minority shareholder interests) and may exclude companies involved in severe ESG controversies and continuously monitoring the companies in which the fund invests for changes which may affect their profitability and the sub-advisor's ESG analysis.

Top 10 Investments

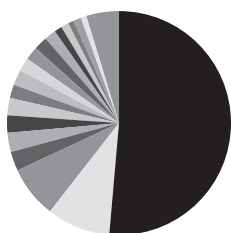
% of Assets

BMO Sustainable Global Balanced Fund, Series I	99.6
United States Treasury Notes, 0.625% Aug 15, 2030	3.6
United States Treasury Notes, 2.000% Aug 15, 2025	2.6
Motorola Solutions, Inc.	2.3
Linde Public Limited Company	2.3
Thermo Fisher Scientific Inc.	2.3
Mastercard Incorporated, Class A	2.0
HDFC Bank Limited, ADR	2.0
Mettler-Toledo International Inc.	1.9
Cash/Receivables/Payables	1.7
Xylem Inc.	1.7
Cash/Receivables/Payables	0.4

Total 100.0

Total Investments 2

BMO Sustainable Global Balanced GIF



Portfolio Allocation

United States.....	51.4%
Japan	9.3%
United Kingdom.....	7.6%
Canada	2.8%
Germany	2.6%
Netherlands.....	2.6%
Denmark.....	2.5%
Australia.....	2.0%
Mexico.....	2.0%
India	2.0%
France.....	2.0%
Ireland	1.9%
Cash/Receivables/Payables.....	1.7%
Taiwan.....	1.1%
Supranational	1.0%
United Arab Emirates.....	1.0%
Austria.....	1.0%
China	1.0%
Other	4.5%

How has the fund performed?

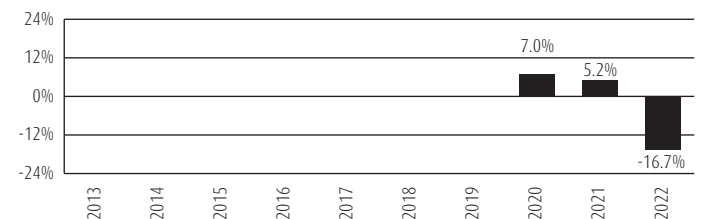
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 7, 2019 has \$975 on December 31, 2022. This works out to an average of -0.7% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 3 years for a contractholder. In the last 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a balanced portfolio solution that adjusts to current market conditions and you are comfortable with low to medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.65	2.42	1.53	1.41*
Series 75/100	2.87	2.59	1.67	N/A
Series 100/100	3.28	2.86	2.18	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Low Volatility International Equity ETF GIF

Quick Facts:

Date Fund created: May 7, 2019 (Class A 75/75 and 75/100, Class F 75/75 and 75/100, and Class A Prestige 75/75 and 75/100) October 16, 2023 (Class F Prestige)

Total Value on: \$8,331,410

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 9.62%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.70	9.02	228
Series 75/100	3.00	8.94	174
Class A Prestige			
Series 75/75	2.50	9.10	165
Series 75/100	2.72	9.00	354
Class F			
Series 75/75	1.55	9.41	1
Series 75/100	1.91	9.29	1
Class F Prestige			
Series 75/75	1.46*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

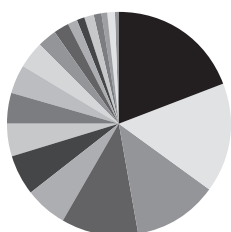
What does this fund invest in?

The Fund invests in the BMO Low Volatility International Equity ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide exposure to a low beta weighted portfolio of international stocks in developed countries outside of North America. Beta measures the security's sensitivity to market movements. The ETF utilizes a rules based methodology to build a portfolio of less market sensitive stocks from a universe of international large cap stocks. The underlying portfolio is rebalanced in June and reconstituted in December.

Top 10 Investments

	% of Assets
BMO Low Volatility International Equity ETF	98.1
Tryg A/S	1.6
Swisscom AG	1.6
Swiss Prime Site AG	1.6
Sanofi	1.6
Nippon Building Fund Inc.	1.5
Japan Post Holdings Co., Ltd.	1.5
Red Electrica Corporacion, S.A.	1.4
Japan Real Estate Investment Corporation	1.4
Mizuho Financial Group, Inc.	1.4
Reckitt Benckiser Group plc	1.3
Cash/Receivables/Payables	1.9
Total	100.0
Total Investments	2

BMO Low Volatility International Equity ETF GIF



Portfolio Allocation

Japan	19.3%
United Kingdom	15.9%
France	12.3%
Germany	11.0%
Australia	6.2%
Switzerland	5.6%
Hong Kong	4.8%
Spain	4.4%
Italy	4.2%
Netherlands	3.9%
Denmark	2.7%
Belgium	2.4%
Finland	1.3%
United States	1.2%
Luxembourg	1.2%
Ireland	1.1%
Israel	1.0%
Sweden	1.0%
Cash/Receivables/Payables	0.5%

How has the fund performed?

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 7, 2019 has \$901 on December 31, 2022. This works out to an average of -2.8% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 3 years for a contractholder. In the last 3 years, the fund was up in value 1 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a mix of equities and fixed income securities in a single fund and you are comfortable with medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.70	2.50	1.55	1.46*
Series 75/100	3.00	2.72	1.91	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Concentrated Global Balanced GIF

Quick Facts:

Date Fund created: May 11, 2020 (Class A, Class F and Class A Prestige)
October 16, 2023 (Class F Prestige)

Total Value on: \$68,580,363

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:.....6.04%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.61	9.74	581
Series 75/100	2.85	9.69	1,014
Series 100/100	3.25	9.60	1,009
Class A Prestige			
Series 75/75	2.38	9.81	792
Series 75/100	2.59	9.75	1,765
Series 100/100	2.85	9.69	1,760
Class F			
Series 75/75	1.50	10.04	75
Series 75/100	1.76	9.98	40
Series 100/100	2.16	9.87	22
Class F Prestige			
Series 75/75	1.24*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Concentrated Global Balanced Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide a competitive total rate of return, comprised of capital gains and income from interest and dividends, while maintaining a lower level of volatility than pure equity funds by investing primarily in a diversified portfolio of both Canadian and foreign equity and fixed income securities with no restrictions on the capitalization of the issuers.

Top 10 Investments

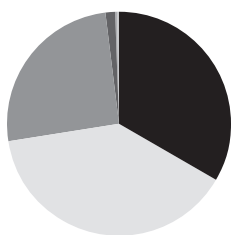
% of Assets

BMO Concentrated Global Balanced Fund, Series I	98.8
Novo Nordisk A/S, Class B	5.2
EssilorLuxottica	4.5
CME Group Inc.	3.9
Booking Holdings Inc.	3.5
Mastercard Incorporated, Class A	3.2
UnitedHealth Group Incorporated	3.1
MarketAxess Holdings Inc.	3.0
Yum China Holdings, Inc.	2.9
Colgate-Palmolive Company	2.9
Alphabet Inc., Class A	2.7
Cash/Receivables/Payables	1.2

Total **100.0**

Total Investments **2**

BMO Concentrated Global Balanced GIF



Portfolio Allocation

U.S. Equities.....	33.6%
Bonds & Debentures.....	39.1%
International Equities.....	25.7%
Money Market Investments.....	1.4%
Canadian Equities.....	0.1%
Cash/Receivables/Payables.....	0.1%

How has the fund performed?

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 11, 2020 has \$974 on December 31, 2022. This works out to an average of -1.0% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 2 years for a contractholder. In the last 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you want a balanced mix of Canadian and foreign equities and fixed income investments
- you are comfortable with low to medium investment risk (i.e., you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.61	2.38	1.50	1.24*
Series 75/100	2.85	2.59	1.76	N/A
Series 100/100	3.25	2.85	2.16	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Concentrated Global Equity GIF

Quick Facts:

Date Fund created:..... May 11, 2020 (Class A 75/75 and 75/100, Class F 75/75 and 75/100, and Class A Prestige 75/75 and 75/100) October 16, 2023 (Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:4.94%

Total Value on: \$47,271,954

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.98	11.48	663
Series 75/100	3.30	11.41	1,204
Class A Prestige			
Series 75/75	2.78	11.53	840
Series 75/100	2.96	11.46	1,391
Class F			
Series 75/75	1.89	11.80	4
Series 75/100	2.20	11.70	22
Class F Prestige			
Series 75/75	1.47*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

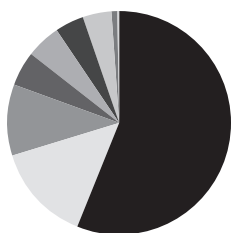
The Fund invests in the BMO Concentrated Global Equity Fund or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to achieve long-term capital appreciation through investment in a portfolio of high quality equity or equity-related securities of issuers throughout the world. As part of this fund’s investment objective, the fund invests primarily in equities of companies that trade on recognized exchanges in countries around the world.

Top 10 Investments

% of Assets

Investment	% of Assets
BMO Concentrated Global Equity Fund, Series I	99.8
Novo Nordisk A/S, Class B	8.5
EssilorLuxottica	7.5
CME Group Inc.	6.6
Booking Holdings Inc.	5.8
Mastercard Incorporated, Class A	5.4
UnitedHealth Group Incorporated	5.2
MarketAxess Holdings Inc.	5.0
Yum China Holdings, Inc.	4.9
Colgate-Palmolive Company	4.7
Alphabet Inc., Class A	4.5
Cash/Receivables/Payables	0.2
Total	100.0
Total Investments	2

BMO Concentrated Global Equity GIF



Portfolio Allocation

United States	56.2%
Denmark.....	14.1%
France	10.5%
United Kingdom.....	5.0%
China	4.9%
Japan.....	4.2%
Switzerland.....	4.0%
Canada.....	1.0%
Cash/Receivables/Payables	0.1%

How has the fund performed?

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 11, 2020 has \$1,149 on December 31, 2022. This works out to an average of 5.4% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 2 years for a contractholder. In the last 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth from your investment
- you are comfortable with concentrated high conviction global equity investments
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.98	2.78	1.89	1.47*
Series 75/100	3.30	2.96	2.20	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A (75/75 and 75/100) and Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Balanced ESG ETF GIF

Quick Facts:

Date Fund created:..... May 10, 2021 (Class A, Class F and Class A Prestige)
 October 16, 2023 (Class F Prestige)

Total Value on: \$3,705,824

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:8.23%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.23	9.16	38
Series 75/100	2.54	9.11	86
Series 100/100	2.88	9.06	110
Class A Prestige			
Series 75/75	2.11	9.17	39
Series 75/100	2.33	9.14	16
Series 100/100	2.57	9.11	95
Class F			
Series 75/75	1.19	9.31	0
Series 75/100	1.43	9.28	23
Series 100/100	1.86	9.21	0
Class F Prestige			
Series 75/75	1.08*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Balanced ESG ETF or a similar fund ("underlying fund"). The fund seeks to provide a balance of income and potential for long-term capital appreciation, primarily by investing in ETFs that have been selected based on ESG factors and that provide exposure to a diversified portfolio of global equity and fixed income securities. The asset class weighting will be approximately 60% in equity securities and 40% in fixed income securities and the securities will primarily be selected based on ESG ratings assigned by the index providers associated with the underlying ETFs. Selection of underlying ETFs is based on the scoring of the ETF's portfolio including periodic review of ESG ratings of individual holdings within the ETF as compared to securities available in the ETF's universe. The fund is not permitted to hold investments that are inconsistent with the general concept of ESG investing.

Top 10 Investments

% of Assets

BMO Balanced ESG ETF	95.8
BMO MSCI USA ESG Leaders Index ETF	31.6
BMO Government Bond Index ETF	25.1
BMO MSCI Canada ESG Leaders Index ETF	14.9
BMO MSCI EAFE ESG Leaders Index ETF	14.7
BMO ESG Corporate Bond Index ETF	10.0
BMO ESG US Corporate Bond Hedged to CAD Index ETF	3.7
Cash/Receivables/Payables	4.2

Total **100.0**

Total Investments **2**

BMO Balanced ESG ETF GIF



Portfolio Allocation

Canadian Fixed Income Funds	35.1%
U.S. Equity Fund	31.6%
Canadian Equity Fund	14.9%
International Equity Fund	14.7%
U.S. Fixed Income Fund	3.7%

How has the fund performed?

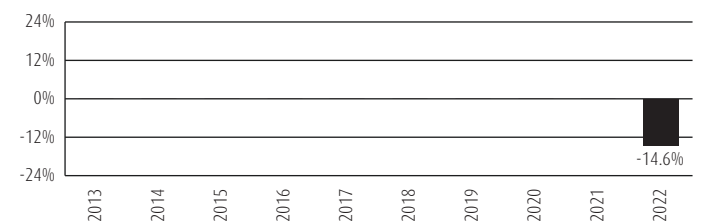
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 10, 2021 has \$892 on December 31, 2022. This works out to an average of -6.7% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 1 year for a contractholder. In the last 1 year, the fund was up in value 0 year and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you want a balanced mix of Canadian and foreign equities and fixed income investments
- you are comfortable with low to medium investment risk (i.e., you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.23	2.11	1.19	1.08*
Series 75/100	2.54	2.33	1.43	N/A
Series 100/100	2.88	2.57	1.86	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Sustainable Opportunities Global Equity GIF

Quick Facts:

Date Fund created:..... May 10, 2021 (Class A 75/75 and 75/100, Class F 75/75 and 75/100, and Class A Prestige 75/75 and 75/100) October 16, 2023 (Class F Prestige)
 Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate: 1.91%
 Total Value on: \$9,284,568

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.84	8.92	155
Series 75/100	3.27	8.87	226
Class A Prestige			
Series 75/75	2.65	8.95	245
Series 75/100	3.02	8.90	417
Class F			
Series 75/75	1.86	9.07	0
Series 75/100	2.17	9.02	0
Class F Prestige			
Series 75/75	1.44*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.
 ** The fund was launched October 16, 2023 and this information is not currently available.

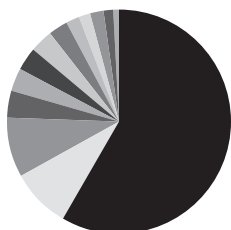
What does this fund invest in?

The Fund invests in the BMO Sustainable Opportunities Global Fund or a similar fund ("underlying fund"). This fund's objective is to provide long-term growth of capital by investing in a globally diversified portfolio of equity securities and excludes issuers that are primarily involved in the development and infrastructure of fossil fuels. The portfolio manager's investment strategy includes investing primarily in a globally diversified portfolio of equity securities that excludes the securities of issuers that: explore for, process, refine and/or distribute coal, oil and/or gas; produce and/or transmit electricity derived from fossil fuels; and transmit natural gas. The portfolio manager employs a responsible investment approach to evaluate the responsible impact of companies, which may include consideration of: environmental factors (such as carbon footprint, climate change, water risk, resource efficiency and environmental impact), social factors (such as employee, customer, supplier and community relations, impacts on public health and human rights), governance factors (such as executive pay, board structure and oversight and protection of minority shareholder interests) and may exclude companies involved in severe ESG controversies.

Top 10 Investments

	% of Assets
BMO Sustainable Opportunities Global Equity Fund, Series I	98.7
Motorola Solutions, Inc.	4.1
Linde Public Limited Company	4.0
Thermo Fisher Scientific Inc.	3.9
Mastercard Incorporated, Class A	3.5
HDFC Bank Limited, ADR	3.4
Mettler-Toledo International Inc.	3.2
Xylem Inc.	2.9
CSL Limited	2.8
AstraZeneca PLC	2.6
Autodesk, Inc.	2.6
Cash/Receivables/Payables	1.3
Total	100.0
Total Investments	2

BMO Sustainable Opportunities Global Equity GIF



Portfolio Allocation

United States	58.4%
Japan	8.8%
United Kingdom	8.6%
Denmark	3.8%
India	3.4%
Ireland	3.3%
Netherlands	3.2%
Australia	2.8%
Taiwan	1.9%
France	1.9%
Canada	1.8%
Germany	1.3%
Cash/Receivables/Payables	0.8%

How has the fund performed?

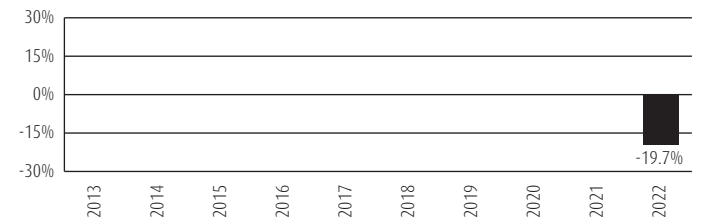
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 10, 2021 has \$916 on December 31, 2022. This works out to an average of -5.2% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 1 year for a contractholder. In the last 1 year, the fund was up in value 0 year and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a mix of equities and fixed income securities in a single fund and you are comfortable with medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.84	2.65	1.86	1.44*
Series 75/100	3.27	3.02	2.17	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A (75/75 and 75/100) and Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Sustainable Global Multi-Sector Bond GIF

Quick Facts:

Date Fund created: June 13, 2022 (Class A, Class F and Class A Prestige)
October 16, 2023 (Class F Prestige)

Total Value on: \$915,964

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 33.03%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.61*	10.00	18
Series 75/100	2.81*	9.99	10
Series 100/100	3.24*	9.97	10
Class A Prestige			
Series 75/75	2.50*	10.01	48
Series 75/100	2.65*	10.00	5
Series 100/100	2.85*	9.99	0
Class F			
Series 75/75	1.49*	10.06	0
Series 75/100	1.69*	10.05	0
Series 100/100	2.13*	10.03	0
Class F Prestige			
Series 75/75	1.25**	***	***
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched June 13, 2022 and the MER is an estimate.

** The fund was launched October 16, 2023 and the MER is an estimate.

*** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

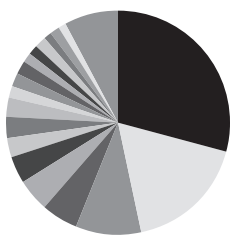
The Fund invests in the BMO Sustainable Global Multi-Sector Bond Fund or a similar fund ("underlying fund"). This fund's objective is to provide a high level of interest income along with the opportunity for growth by investing primarily in a portfolio of global fixed income securities using a responsible investment approach. The portfolio manager's strategies includes investing primarily in a diversified pool of fixed income securities, such as bonds and debentures issued by government and corporations and while employing a responsible investment approach to evaluate the responsible impact of companies, which may include consideration of: environmental factors (such as carbon footprint, climate change, water risk, resource efficiency and environmental impact), social factors (such as employee, customer, supplier and community relations, impacts on public health and human rights), governance factors (such as executive pay, board structure and oversight and protection of minority shareholder interests) and may exclude companies involved in severe ESG controversies and continuously monitoring the companies in which the fund invests for changes which may affect their profitability and the portfolio manager's ESG analysis.

Top 10 Investments

% of Assets

Investment	% of Assets
BMO Sustainable Global Multi-Sector Bond Fund, Series I	98.0
Republic of South Africa, Series 2032, Senior, Unsecured, 8.250% Mar 31, 2032	1.1
Emirates Telecommunications Group Company PJSC, Euro Medium Term Notes, Senior, Unsecured, Callable, 0.375% May 17, 2028	0.9
Republic of South Africa, Senior, Unsecured, Notes, 5.875% Apr 20, 2032	0.9
OP Corporate Bank plc, Global Medium Term Notes, Senior, Unsecured, 1.375% Sep 4, 2026	0.8
AXA Logistics Europe Master S.C.A., Senior, Unsecured, Callable, 0.375% Nov 15, 2026	0.8
KBC Group NV, Fixed to Floating, Euro Medium Term Notes, Senior, Unsecured, Subordinated, Callable, 0.625% Dec 7, 2031	0.8
Kerry Group Financial Services Unlimited Company, Senior, Unsecured, Notes, Callable, 0.875% Dec 1, 2031	0.8
Industrial and Commercial Bank of China Limited, Global Medium Term Notes, Senior, Unsecured, 1.625% Dec 28, 2025	0.7
Digital Euro Finco, LLC, Senior, Unsecured, Callable, 2.500% Jan 16, 2026	0.7
Tesco Corporate Treasury Services PLC, Euro Medium Term Notes, Senior, Unsecured, Callable, 0.375% Jul 27, 2029	0.7
Cash/Receivables/Payables	2.0
Total	100.0
Total Investments	2

BMO Sustainable Global Multi-Sector Bond GIF



Portfolio Allocation

United States	29.9%
United Kingdom	17.8%
France	9.8%
Netherlands	5.5%
Spain	4.7%
Germany	3.9%
Ireland	3.0%
Luxembourg	3.0%
Italy	2.8%
South Africa	1.9%
Canada	1.9%
United Arab Emirates	1.9%
Denmark	1.5%
Belgium	1.5%
India	1.5%
Mexico	1.3%
Japan	1.3%
Norway	1.1%
Cash/Receivables/Payables	-2.2%
Other	7.9%

How has the fund performed?

The fund was established in 2022; accordingly performance data is not available.

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$____. This works out to an average of ____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ____ years for a contractholder. In the last ____ years, the fund was up in value ____ years and down in value ____ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
■	■	■	■	■

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are looking for a global fixed income fund for your portfolio with a focus on total return
- you are comfortable with low investment risk (i.e., you are willing to accept some fluctuations in the market value of your investment over the short term).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.61*	2.50*	1.49*	1.25**
Series 75/100	2.81*	2.65*	1.69*	N/A
Series 100/100	3.24*	2.85*	2.13*	N/A

* The fund was launched June 13, 2022 and the MER is an estimate.

** The fund was launched October 16, 2023 and the MER is an estimate.

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Canadian Income & Growth Fund GIF

Quick Facts:

Date Fund created:.....October 16, 2023 (Class A, Class F, Class A Prestige and Class F Prestige) Portfolio Manager:.....BMO Asset Management Inc.
 Total Value on:** Portfolio Turnover Rate:**

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.50*	**	**
Series 75/100	2.85*	**	**
Class A Prestige			
Series 75/75	2.30*	**	**
Series 75/100	2.65*	**	**
Class F			
Series 75/75	1.40*	**	**
Series 75/100	1.75*	**	**
Class F Prestige			
Series 75/75	1.20*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.
 ** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

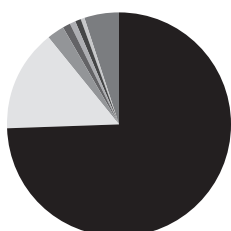
The Fund invests in the BMO Canadian Income & Growth Fund or a similar fund ("underlying fund"). The fund's investment objective is to generate income and provide long-term capital growth by investing primarily, directly or indirectly, in Canadian equity and fixed income securities. The fund uses dynamic asset allocation to rebalance the portfolio to better position for return opportunities and decrease market risks.

Top 10 Investments (of the underlying fund)

	% of Assets
BMO High Yield US Corp Bond Hedge to CAD Index ETF	5.9
Toronto-Dominion Bank	2.7
Royal Bank of Canada	2.6
Canadian Pacific Kansas City Ltd.	2.2
Franklin Responsibly Sourced Gold ETF	2.0
Canadian Natural Resources Ltd.	1.8
Telus Corporation	1.7
Bank of Montreal	1.5
Shopify Inc.	1.5
Franco-Nevada Corporation	1.5

Top 10 Investment	23.4
Total Investments	216

BMO Canadian Income & Growth Fund GIF



Portfolio Allocation (of the underlying fund)

Canada.....	74.7%
United States.....	14.6%
United Kingdom.....	2.6%
Bermuda.....	1.1%
Ireland.....	0.8%
Germany.....	0.7%
China.....	0.6%
Other.....	4.9%

How has the fund performed?

The fund was established in 2023; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ___ years for a contractholder. In the last ___ year, the fund was up in value ___ years and down in value ___ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are comfortable with low to medium risk (i.e., you are willing to accept some fluctuations in the market value of your investment)
- you are looking for a core all in one Canadian balanced solution

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.50*	2.30*	1.40*	1.20*
Series 75/100	2.85*	2.65*	1.75*	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Global Income & Growth Fund GIF

Quick Facts:

Date Fund created:.....October 16, 2023 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Total Value on:**

Portfolio Turnover Rate:**

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.55*	**	**
Series 75/100	2.90*	**	**
Class A Prestige			
Series 75/75	2.35*	**	**
Series 75/100	2.70*	**	**
Class F			
Series 75/75	1.45*	**	**
Series 75/100	1.80*	**	**
Class F Prestige			
Series 75/75	1.25*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.

** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Global Income & Growth Fund or a similar fund (“underlying fund”). The fund’s investment objective is to generate income and provide long-term capital growth by investing primarily, directly or indirectly, in equity and fixed income securities from around the world. The Fund uses dynamic asset allocation to rebalance the portfolio to better position for return opportunities and decrease market risks.

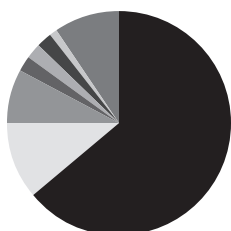
Top 10 Investments (of the underlying fund)

% of Assets

United States of America (Government) 1.5% 30-NOV-2028	3.1
United States of America (Government) 3.875% 15-MAY-2043	2.3
United States of America (Government) .25% 31-AUG-2025	2.0
NVIDIA Corporation	2.0
Franklin Responsibly Sourced Gold ETF	1.8
United States of America (Government) 4.125% 15-JUN-2026	1.7
Shell PLC	1.6
United States of America (Government) 3.75% 31-MAY-2030	1.5
East West Bancorp Inc.	1.5
United States of America (Government) 3.625% 15-MAY-2053	1.5

Top 10 Investment	19.0
Total Investments	240

BMO Global Income & Growth GIF



Portfolio Allocation (of the underlying fund)

Canada.....	64.0%
United States.....	11.1%
United Kingdom.....	7.8%
Ireland.....	2.3%
Germany.....	2.2%
China.....	2.2%
Switzerland.....	1.2%
Other.....	9.2%

How has the fund performed?

The fund was established in 2023; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ___ years for a contractholder. In the last ___ year, the fund was up in value ___ years and down in value ___ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are comfortable with low to medium risk (i.e., you are willing to accept some fluctuations in the market value of your investment)
- you are looking for an opportunity to invest in all asset classes, regions and sectors

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.55*	2.35*	1.45*	1.25*
Series 75/100	2.90*	2.70*	1.80*	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Aggregate Bond Index ETF GIF

Quick Facts:

Date Fund created:October 16, 2023 (Class A, Class F, Class A Prestige and Class F Prestige) Portfolio Manager:.....BMO Asset Management Inc.
 Total Value on:** Portfolio Turnover Rate:**

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	1.95*	**	**
Series 75/100	2.10*	**	**
Series 100/100	2.50*		
Class A Prestige			
Series 75/75	1.85*	**	**
Series 75/100	2.00*	**	**
Series 100/100	2.10*		
Class F			
Series 75/75	0.85*	**	**
Series 75/100	1.00*	**	**
Series 100/100	1.40*		
Class F Prestige			
Series 75/75	0.75*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.
 ** The fund was launched October 16, 2023 and this information is not currently available.

What does this fund invest in?

The Fund invests in the BMO Aggregate Bond Index ETF or a similar fund (“underlying fund”). The fundamental investment objective of the underlying fund is to replicate, to the extent possible, the performance of the FTSE Canada Universe Bond Index, net of expenses. The Fund invests in a variety of debt securities primarily with a term to maturity greater than one year. Securities held in the index are a broad measure of the Canadian investment-grade fixed income market consisting of Federal, Provincial and Corporate bonds.

Top 10 Investments

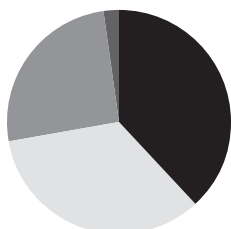
(of the underlying fund) % of Assets

CANADIAN GOVERNMENT 1.5% 06/01/2031	1.5
CANADIAN GOVERNMENT 2% 12/01/2051	1.5
CANADIAN GOVERNMENT 1.5% 12/01/2031	1.4
CANADIAN GOVERNMENT 2.25% 06/01/2025	1.3
CANADIAN GOVERNMENT 1.25% 06/01/2030	1.3
CANADIAN GOVERNMENT 0.5% 09/01/2025	1.3
CANADIAN GOVERNMENT 1.5% 06/01/2026	1.2
CANADIAN GOVERNMENT 2% 06/01/2032	1.1
CANADIAN GOVERNMENT 0.5% 12/01/2030	1.0
CANADIAN GOVERNMENT 1.5% 09/01/2024	1.0

Top 10 Investment **12.6**

Total Investments **1,481**

BMO Aggregate Bond Index ETF GIF



Portfolio Allocation (of the underlying fund)

Federal	38.1%
Provincial.....	34.2%
Corporate.....	25.7%
Municipal Bonds	2.0%

How has the fund performed?

The fund was established in 2023; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ____ years for a contractholder. In the last ____ year, the fund was up in value ____ years and down in value ____ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are seeking a diversified portfolio of federal, provincial, and corporate bonds and are comfortable low investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	1.95*	1.85*	0.85*	0.75*
Series 75/100	2.10*	2.00*	1.00*	N/A
Series 100/100	2.50*	2.10*	1.40*	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2022 (unless otherwise noted)

BMO Global Innovators Fund GIF

Quick Facts:

Date Fund created:.....October 16, 2023 (Class A, Class F, Class A Prestige and Class F Prestige) Portfolio Manager:.....BMO Asset Management Inc.
 Total Value on:** Portfolio Turnover Rate:**

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.75*	**	**
Series 75/100	3.05*	**	**
Class A Prestige			
Series 75/75	2.30*	**	**
Series 75/100	2.80*	**	**
Class F			
Series 75/75	1.65*	**	**
Series 75/100	1.95*	**	**
Class F Prestige			
Series 75/75	1.35*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 16, 2023 and the MER is an estimate.
 ** The fund was launched October 16, 2023 and this information is not currently available.

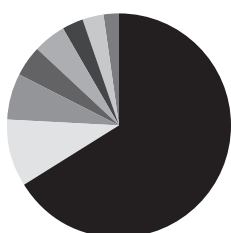
What does this fund invest in?

The Fund invests in the BMO Global Innovators Fund or a similar fund (“underlying fund”). This fund’s objective is to provide long-term capital growth by investing primarily in equity and equity-related securities of companies involved in the development of innovative products, processes or services and companies that may benefit from these innovations from around the world.

Top 10 Investments (of the underlying fund)

	% of Assets
Meta Platforms Inc.	5.4
NVIDIA Corporation	5.0
Alphabet Inc Class A	4.5
Apple Inc.	3.9
Microsoft Corporation	3.8
Adobe Inc.	3.5
Netflix Inc.	3.4
Shopify Inc.	3.2
ON Semiconductor Corporation	3.1
Amazon.com Inc.	3.0
Top 10 Investment	38.8
Total Investments	45

BMO Global Innovators Fund GIF



Portfolio Allocation (of the underlying fund)

United States	66.2%
China	9.9%
Canada	6.5%
Netherlands	4.6%
Taiwan	4.6%
Japan	3.1%
France	2.9%
Other	2.2%

How has the fund performed?

The fund was established in 2023; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ___ years for a contractholder. In the last ___ year, the fund was up in value ___ years and down in value ___ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder’s investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund’s MER includes the insurance cost for the guarantees.
 For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want exposure to a portfolio of innovative global equities and are seeking long-term capital growth from your investment and if you are comfortable with moderate risk.

All information as at December 31, 2022 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
No-load Option (NL)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.75*	2.30*	1.65*	1.35*
Series 75/100	3.05*	2.80*	1.95*	N/A

* The fund was launched October 16, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
No-load Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**



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