



This document contains key information you should know about BMO Brookfield Global Renewables Infrastructure Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70114	Fund manager:	BMO Investments Inc.
Date series started:	February 25, 2022	Portfolio manager(s):	Brookfield Public Securities Group LLC
Total value of fund on June 30, 2024:	\$19.1 Million	Distributions:	Quarterly in March, June, September and December (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	2.02%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long-term growth through capital appreciation and income by primarily investing in global renewables and sustainable infrastructure companies. Such companies include wind and solar, clean power, clean technology, water sustainability and opportunistic transitioning companies including companies focused on power generation and electrification investments. The fund employs fundamental, bottom-up and value-based security selection.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

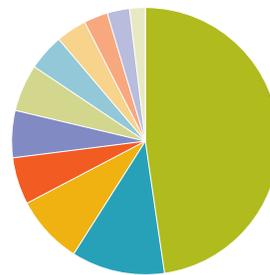
Top 10 investments (June 30, 2024)

1. Enel S.p.A.	5.7%
2. Iberdrola, S.A.	5.0%
3. CMS Energy Corporation	4.6%
4. Public Service Enterprise Group Incorporated	4.4%
5. NextEra Energy, Inc.	4.2%
6. Waste Connections, Inc.	4.0%
7. Boralex Inc., Class A	3.9%
8. American Water Works Company, Inc.	3.8%
9. E.ON SE	3.7%
10. Redeia Corporacion, S.A.	3.4%

Total percentage of top 10 investments 42.7%

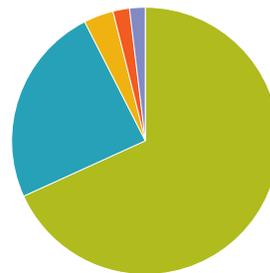
Total number of investments: 33

Investment mix (June 30, 2024)



Portfolio Allocation

47.7%	United States
11.3%	Spain
8.3%	United Kingdom
5.7%	Canada
5.7%	Italy
5.7%	France
4.4%	Brazil
3.7%	Germany
2.9%	Denmark
2.7%	New Zealand
1.9%	Cash/Receivables /Payables



Sector Allocation

68.2%	Utilities
24.3%	Industrials
3.6%	Information Technology
2.0%	Real Estate
1.9%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past calendar year. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in the past 1 year. The series dropped in value during the year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past calendar year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	10.5%	December 31, 2023	Your investment would rise to \$1,105
Worst return	-13.8%	September 30, 2023	Your investment would drop to \$862

Average return

The annual compound return of Series A of the fund since inception was -0.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$988.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth and current income from your investment
- you want to diversify your portfolio with global renewables and sustainable infrastructure companies
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 2.67% of its value. This equals \$27 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series A units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	2.02%
Trading expense ratio (TER) These are the fund's trading costs.	0.65%
Fund expenses	2.67%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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 Email: mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



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Quick facts

Table with 2 columns: Fact and Value. Rows include Fund code(s), Date series started, Total value of fund on June 30, 2024, Management expense ratio (MER), Fund manager, Portfolio manager(s), Distributions, and Minimum investment.

What does the fund invest in?

This fund's objective is to provide long-term growth through capital appreciation and income by primarily investing in global renewables and sustainable infrastructure companies. Such companies include wind and solar, clean power, clean technology, water sustainability and opportunistic transitioning companies including companies focused on power generation and electrification investments. The fund employs fundamental, bottom-up and value-based security selection.

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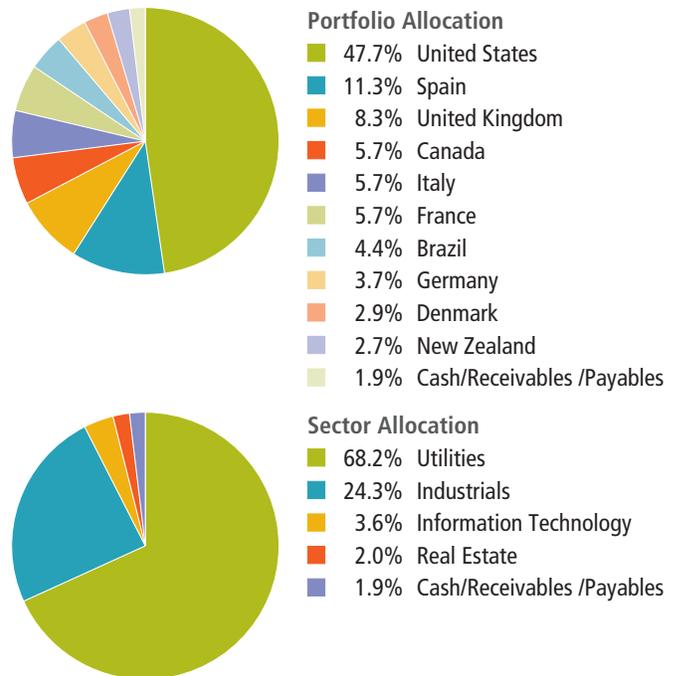
Top 10 investments (June 30, 2024)

Table with 2 columns: Investment Name and Percentage. Lists top 10 investments such as Enel S.p.A., Iberdrola, S.A., CMS Energy Corporation, etc.

Total percentage of top 10 investments 42.7%

Total number of investments: 33

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

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For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

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How has the fund performed?

This section tells you how Advisor Series units of the fund have performed over the past calendar year. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Advisor Series of the fund has performed in the past 1 year. The series dropped in value during the year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Advisor Series units of the fund in a 3-month period over the past calendar year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	10.5%	December 31, 2023	Your investment would rise to \$1,105
Worst return	-13.8%	September 30, 2023	Your investment would drop to \$862

Average return

The annual compound return of Advisor Series of the fund since inception was -0.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$988.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth and current income from your investment
- you want to diversify your portfolio with global renewables and sustainable infrastructure companies
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Advisor Series units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

The following describes the sales charge option for this series.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	<ul style="list-style-type: none"> 0-5% of the amount you invest. 	<ul style="list-style-type: none"> \$0 to \$50 for every \$1,000 you buy. 	<ul style="list-style-type: none"> The sales charge is negotiable between you and your representative's firm. The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Advisor Series expenses of the fund were 2.67% of its value. This equals \$27 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Advisor Series units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	2.02%
Trading expense ratio (TER) These are the fund's trading costs.	0.65%
Fund expenses	2.67%

More about the trailing commission

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Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Quick facts

Fund code(s):	FE: BMO26114	Fund manager:	BMO Investments Inc.
Date series started:	March 3, 2022	Portfolio manager(s):	Brookfield Public Securities Group LLC
Total value of fund on June 30, 2024:	\$19.1 Million	Distributions:	Quarterly in March, June, September and December (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	2.03%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long-term growth through capital appreciation and income by primarily investing in global renewables and sustainable infrastructure companies. Such companies include wind and solar, clean power, clean technology, water sustainability and opportunistic transitioning companies including companies focused on power generation and electrification investments. The fund employs fundamental, bottom-up and value-based security selection.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

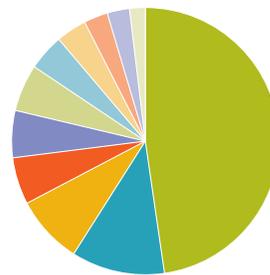
Top 10 investments (June 30, 2024)

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2. Iberdrola, S.A.	5.0%
3. CMS Energy Corporation	4.6%
4. Public Service Enterprise Group Incorporated	4.4%
5. NextEra Energy, Inc.	4.2%
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Total percentage of top 10 investments 42.7%

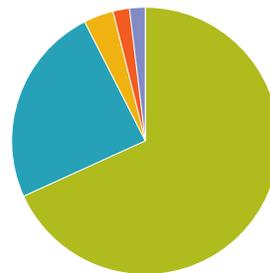
Total number of investments: 33

Investment mix (June 30, 2024)



Portfolio Allocation

47.7%	United States
11.3%	Spain
8.3%	United Kingdom
5.7%	Canada
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4.4%	Brazil
3.7%	Germany
2.9%	Denmark
2.7%	New Zealand
1.9%	Cash/Receivables /Payables



Sector Allocation

68.2%	Utilities
24.3%	Industrials
3.6%	Information Technology
2.0%	Real Estate
1.9%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

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Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Advisor Series (Hedged) units of the fund have performed over the past calendar year. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Advisor Series (Hedged) of the fund has performed in the past 1 year. The series dropped in value during the year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Advisor Series (Hedged) units of the fund in a 3-month period over the past calendar year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	10.5%	December 31, 2023	Your investment would rise to \$1,105
Worst return	-14.4%	September 30, 2023	Your investment would drop to \$856

Average return

The annual compound return of Advisor Series (Hedged) of the fund since inception was -1.1% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$974.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth and current income from your investment
- you want to diversify your portfolio with global renewables and sustainable infrastructure companies
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

Advisor Series (Hedged) securities are for investors who want to gain exposure to global investments but wish to minimize exposure to fluctuations in foreign currencies relative to the Canadian dollar.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

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Sales charge option	What you pay		How it works
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Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Advisor Series (Hedged) units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	2.03%
Trading expense ratio (TER) These are the fund's trading costs.	0.65%
Fund expenses	2.68%

More about the trailing commission

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Quick facts

Fund code(s):	BMO70260	Fund manager:	BMO Investments Inc.
	FE: BMO34260	Portfolio manager(s):	Brookfield Public Securities Group LLC
Date series started:	June 13, 2022	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Total value of fund on June 30, 2024:	\$19.1 Million	Minimum investment:	\$500 initial, \$50 additional
Management expense ratio (MER):	2.03%		

What does the fund invest in?

This fund's objective is to provide long-term growth through capital appreciation and income by primarily investing in global renewables and sustainable infrastructure companies. Such companies include wind and solar, clean power, clean technology, water sustainability and opportunistic transitioning companies including companies focused on power generation and electrification investments. The fund employs fundamental, bottom-up and value-based security selection.

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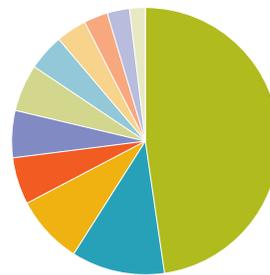
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10. Redeia Corporacion, S.A.	3.4%

Total percentage of top 10 investments 42.7%

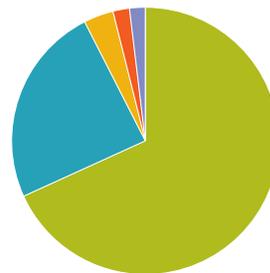
Total number of investments: 33

Investment mix (June 30, 2024)



Portfolio Allocation

47.7%	United States
11.3%	Spain
8.3%	United Kingdom
5.7%	Canada
5.7%	Italy
5.7%	France
4.4%	Brazil
3.7%	Germany
2.9%	Denmark
2.7%	New Zealand
1.9%	Cash/Receivables /Payables



Sector Allocation

68.2%	Utilities
24.3%	Industrials
3.6%	Information Technology
2.0%	Real Estate
1.9%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series T6 units of the fund have performed over the past calendar year. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series T6 of the fund has performed in the past 1 year. The series dropped in value during the year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series T6 units of the fund in a 3-month period over the past calendar year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	10.5%	December 31, 2023	Your investment would rise to \$1,105
Worst return	-13.8%	September 30, 2023	Your investment would drop to \$862

Average return

The annual compound return of Series T6 of the fund since inception was 2.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,054.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth and current income from your investment
- you want to diversify your portfolio with global renewables and sustainable infrastructure companies
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

Series T6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series T6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You have to choose a sales charge option when you buy this series of the fund. Ask about the pros and cons of each option.

No Load. - You pay no sales or redemption charges if you buy, redeem or switch this series of the fund through BMO Investments Inc.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	<ul style="list-style-type: none"> • 0-5% of the amount you invest. 	<ul style="list-style-type: none"> • \$0 to \$50 for every \$1,000 you buy. 	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series T6 expenses of the fund were 2.68% of its value. This equals \$27 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series T6 units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	2.03%
Trading expense ratio (TER) These are the fund's trading costs.	0.65%
Fund expenses	2.68%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Brookfield Global Renewables Infrastructure Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95114	Fund manager:	BMO Investments Inc.
Date series started:	February 25, 2022	Portfolio manager(s):	Brookfield Public Securities Group LLC
Total value of fund on June 30, 2024:	\$19.1 Million	Distributions:	Quarterly in March, June, September and December (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	0.89%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long-term growth through capital appreciation and income by primarily investing in global renewables and sustainable infrastructure companies. Such companies include wind and solar, clean power, clean technology, water sustainability and opportunistic transitioning companies including companies focused on power generation and electrification investments. The fund employs fundamental, bottom-up and value-based security selection.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

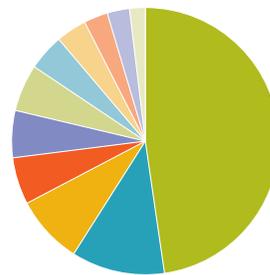
Top 10 investments (June 30, 2024)

1. Enel S.p.A.	5.7%
2. Iberdrola, S.A.	5.0%
3. CMS Energy Corporation	4.6%
4. Public Service Enterprise Group Incorporated	4.4%
5. NextEra Energy, Inc.	4.2%
6. Waste Connections, Inc.	4.0%
7. Boralex Inc., Class A	3.9%
8. American Water Works Company, Inc.	3.8%
9. E.ON SE	3.7%
10. Redeia Corporacion, S.A.	3.4%

Total percentage of top 10 investments 42.7%

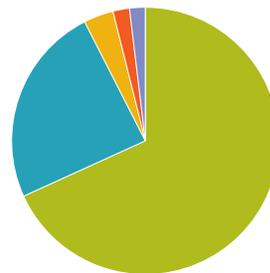
Total number of investments: 33

Investment mix (June 30, 2024)



Portfolio Allocation

47.7%	United States
11.3%	Spain
8.3%	United Kingdom
5.7%	Canada
5.7%	Italy
5.7%	France
4.4%	Brazil
3.7%	Germany
2.9%	Denmark
2.7%	New Zealand
1.9%	Cash/Receivables /Payables



Sector Allocation

68.2%	Utilities
24.3%	Industrials
3.6%	Information Technology
2.0%	Real Estate
1.9%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past calendar year. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in the past 1 year. The series dropped in value during the year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past calendar year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	10.8%	December 31, 2023	Your investment would rise to \$1,108
Worst return	-13.5%	September 30, 2023	Your investment would drop to \$865

Average return

The annual compound return of Series F of the fund since inception was 0.6% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,015.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth and current income from your investment
- you want to diversify your portfolio with global renewables and sustainable infrastructure companies
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 1.54% of its value. This equals \$15 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.89%
Trading expense ratio (TER) These are the fund's trading costs.	0.65%
Fund expenses	1.54%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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 100 King Street West, 43rd Floor
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www.bmo.com/gam/ca
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This document contains key information you should know about BMO Brookfield Global Renewables Infrastructure Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO24114	Fund manager:	BMO Investments Inc.
Date series started:	March 3, 2022	Portfolio manager(s):	Brookfield Public Securities Group LLC
Total value of fund on June 30, 2024:	\$19.1 Million	Distributions:	Quarterly in March, June, September and December (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	0.90%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long-term growth through capital appreciation and income by primarily investing in global renewables and sustainable infrastructure companies. Such companies include wind and solar, clean power, clean technology, water sustainability and opportunistic transitioning companies including companies focused on power generation and electrification investments. The fund employs fundamental, bottom-up and value-based security selection.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

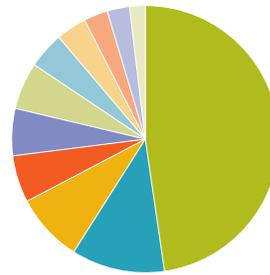
Top 10 investments (June 30, 2024)

1. Enel S.p.A.	5.7%
2. Iberdrola, S.A.	5.0%
3. CMS Energy Corporation	4.6%
4. Public Service Enterprise Group Incorporated	4.4%
5. NextEra Energy, Inc.	4.2%
6. Waste Connections, Inc.	4.0%
7. Boralex Inc., Class A	3.9%
8. American Water Works Company, Inc.	3.8%
9. E.ON SE	3.7%
10. Redeia Corporacion, S.A.	3.4%

Total percentage of top 10 investments 42.7%

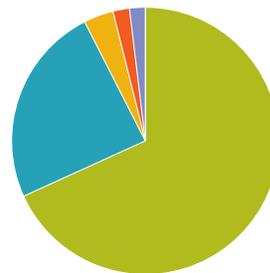
Total number of investments: 33

Investment mix (June 30, 2024)



Portfolio Allocation

47.7%	United States
11.3%	Spain
8.3%	United Kingdom
5.7%	Canada
5.7%	Italy
5.7%	France
4.4%	Brazil
3.7%	Germany
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1.9%	Cash/Receivables /Payables



Sector Allocation

68.2%	Utilities
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How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F (Hedged) units of the fund have performed over the past calendar year. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F (Hedged) of the fund has performed in the past 1 year. The series dropped in value during the year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F (Hedged) units of the fund in a 3-month period over the past calendar year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	10.9%	December 31, 2023	Your investment would rise to \$1,109
Worst return	-14.2%	September 30, 2023	Your investment would drop to \$858

Average return

The annual compound return of Series F (Hedged) of the fund since inception was 0.1% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,002.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth and current income from your investment
- you want to diversify your portfolio with global renewables and sustainable infrastructure companies
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

Series F (Hedged) securities are for investors who want to gain exposure to global investments but wish to minimize exposure to fluctuations in foreign currencies relative to the Canadian dollar.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F (Hedged) units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F (Hedged) expenses of the fund were 1.55% of its value. This equals \$16 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F (Hedged) units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.90%
Trading expense ratio (TER) These are the fund's trading costs.	0.65%
Fund expenses	1.55%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

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Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

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Quick facts

Fund code(s):	BMO36260	Fund manager:	BMO Investments Inc.
Date series started:	June 13, 2022	Portfolio manager(s):	Brookfield Public Securities Group LLC
Total value of fund on June 30, 2024:	\$19.1 Million	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	0.90%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long-term growth through capital appreciation and income by primarily investing in global renewables and sustainable infrastructure companies. Such companies include wind and solar, clean power, clean technology, water sustainability and opportunistic transitioning companies including companies focused on power generation and electrification investments. The fund employs fundamental, bottom-up and value-based security selection.

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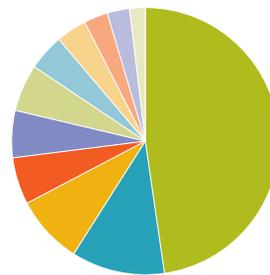
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Total percentage of top 10 investments 42.7%

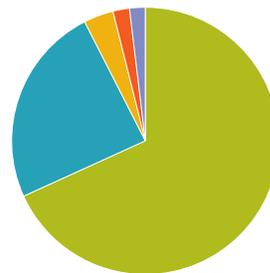
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Investment mix (June 30, 2024)



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Sector Allocation

68.2%	Utilities
24.3%	Industrials
3.6%	Information Technology
2.0%	Real Estate
1.9%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F6 units of the fund have performed over the past calendar year. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F6 of the fund has performed in the past 1 year. The series dropped in value during the year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F6 units of the fund in a 3-month period over the past calendar year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	10.8%	December 31, 2023	Your investment would rise to \$1,108
Worst return	-13.5%	September 30, 2023	Your investment would drop to \$865

Average return

The annual compound return of Series F6 of the fund since inception was 3.7% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,081.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth and current income from your investment
- you want to diversify your portfolio with global renewables and sustainable infrastructure companies
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

Series F6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F6 units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F6 expenses of the fund were 1.55% of its value. This equals \$16 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F6 units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.90%
Trading expense ratio (TER) These are the fund's trading costs.	0.65%
Fund expenses	1.55%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F6 fees	Series F6 units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F6 units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Brookfield Global Renewables Infrastructure Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	February 25, 2022	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$19.1 Million	Portfolio manager(s):	Brookfield Public Securities Group LLC
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Quarterly in March, June, September and December (any net income and/or return of capital) and in December (any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to provide long-term growth through capital appreciation and income by primarily investing in global renewables and sustainable infrastructure companies. Such companies include wind and solar, clean power, clean technology, water sustainability and opportunistic transitioning companies including companies focused on power generation and electrification investments. The fund employs fundamental, bottom-up and value-based security selection.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

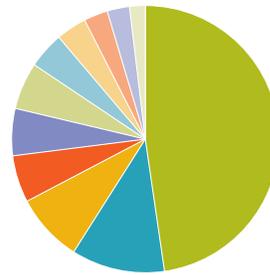
Top 10 investments (June 30, 2024)

1. Enel S.p.A.	5.7%
2. Iberdrola, S.A.	5.0%
3. CMS Energy Corporation	4.6%
4. Public Service Enterprise Group Incorporated	4.4%
5. NextEra Energy, Inc.	4.2%
6. Waste Connections, Inc.	4.0%
7. Boralex Inc., Class A	3.9%
8. American Water Works Company, Inc.	3.8%
9. E.ON SE	3.7%
10. Redeia Corporacion, S.A.	3.4%

Total percentage of top 10 investments 42.7%

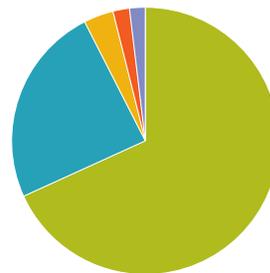
Total number of investments: 33

Investment mix (June 30, 2024)



Portfolio Allocation

47.7%	United States
11.3%	Spain
8.3%	United Kingdom
5.7%	Canada
5.7%	Italy
5.7%	France
4.4%	Brazil
3.7%	Germany
2.9%	Denmark
2.7%	New Zealand
1.9%	Cash/Receivables /Payables



Sector Allocation

68.2%	Utilities
24.3%	Industrials
3.6%	Information Technology
2.0%	Real Estate
1.9%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past calendar year. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in the past 1 year. The series dropped in value during the year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past calendar year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	11.1%	December 31, 2023	Your investment would rise to \$1,111
Worst return	-13.3%	September 30, 2023	Your investment would drop to \$867

Average return

The annual compound return of Series I of the fund since inception was 1.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,037.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth and current income from your investment
- you want to diversify your portfolio with global renewables and sustainable infrastructure companies
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.65% of its value. This equals \$7 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses. This series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.65%
Fund expenses	0.65%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 1.80%, the management fee payable in respect of Advisor Series units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Canadian Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70144	Fund manager:	BMO Investments Inc.
Date series started:	May 2, 1988	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$592.2 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.94%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in Canadian equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO S&P/TSX Capped Composite Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

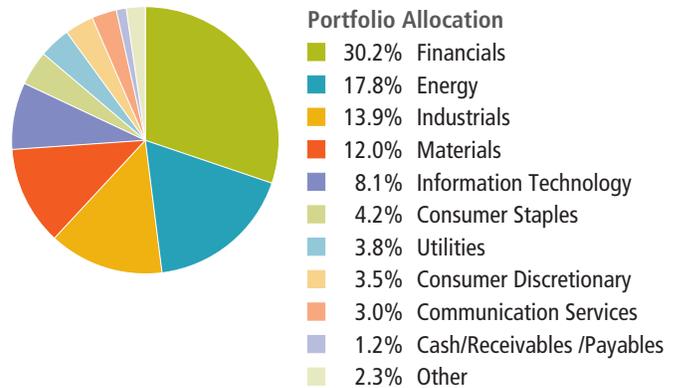
Top 10 investments (June 30, 2024)

1. Royal Bank of Canada	6.5%
2. Toronto-Dominion Bank, The,	4.2%
3. Shopify Inc., Class A	3.4%
4. Canadian Natural Resources Limited	3.3%
5. Enbridge Inc.	3.3%
6. Canadian Pacific Kansas City, Ltd.	3.2%
7. Canadian National Railway Company	2.9%
8. Bank of Montreal	2.6%
9. Brookfield Corporation, Class A	2.6%
10. Constellation Software Inc.	2.4%

Total percentage of top 10 investments 34.4%

Total number of investments: 226

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

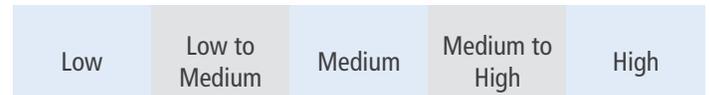
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in each of the past 10 years. The series dropped in value in 3 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	16.6%	June 30, 2020	Your investment would rise to \$1,166
Worst return	-21.0%	March 31, 2020	Your investment would drop to \$790

Average return

The annual compound return of Series A of the fund was 6.4% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$1,860.

Who is this fund for?

Consider this fund if:

- you prefer a fund that seeks to track the performance of a Canadian equities market index
- you are looking for a core Canadian equity fund
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 0.95% of its value. This equals \$10 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series A units of the fund.	0.94%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.95%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.50% of the value of your investment each year. This equals \$5.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Canadian Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95144	Fund manager:	BMO Investments Inc.
Date series started:	May 5, 2017	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$592.2 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.34%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in Canadian equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO S&P/TSX Capped Composite Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

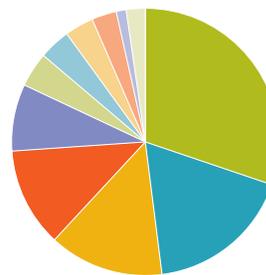
Top 10 investments (June 30, 2024)

1. Royal Bank of Canada	6.5%
2. Toronto-Dominion Bank, The,	4.2%
3. Shopify Inc., Class A	3.4%
4. Canadian Natural Resources Limited	3.3%
5. Enbridge Inc.	3.3%
6. Canadian Pacific Kansas City, Ltd.	3.2%
7. Canadian National Railway Company	2.9%
8. Bank of Montreal	2.6%
9. Brookfield Corporation, Class A	2.6%
10. Constellation Software Inc.	2.4%

Total percentage of top 10 investments 34.4%

Total number of investments: 226

Investment mix (June 30, 2024)



Portfolio Allocation

30.2%	Financials
17.8%	Energy
13.9%	Industrials
12.0%	Materials
8.1%	Information Technology
4.2%	Consumer Staples
3.8%	Utilities
3.5%	Consumer Discretionary
3.0%	Communication Services
1.2%	Cash/Receivables /Payables
2.3%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past 6 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in each of the past 6 years. The series dropped in value in 2 of the 6 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past 6 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	16.8%	June 30, 2020	Your investment would rise to \$1,168
Worst return	-20.9%	March 31, 2020	Your investment would drop to \$791

Average return

The annual compound return of Series F of the fund since inception was 8.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,806.

Who is this fund for?

Consider this fund if:

- you prefer a fund that seeks to track the performance of a Canadian equities market index
- you are looking for a core Canadian equity fund
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.35% of its value. This equals \$4 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee, a fixed administration fee and operating expenses for Series F units of the fund.	0.34%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.35%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Canadian Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Effective August 30, 2024, this series will be closed to new investors. Effective on or about September 1, 2024, the trailing commission for this series of the fund will increase from 0.25% to 0.50%. This equals \$5.00 each year for every \$1,000 invested. Effective on or about November 22, 2024, securities of this series will be redesignated to Series A securities of the fund.

Quick facts

Date series started:	March 11, 2019	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$592.2 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	0.78%	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in Canadian equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO S&P/TSX Capped Composite Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

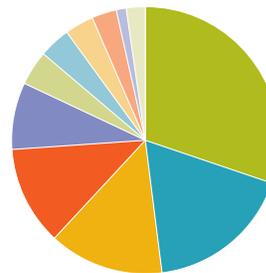
Top 10 investments (June 30, 2024)

1. Royal Bank of Canada	6.5%
2. Toronto-Dominion Bank, The,	4.2%
3. Shopify Inc., Class A	3.4%
4. Canadian Natural Resources Limited	3.3%
5. Enbridge Inc.	3.3%
6. Canadian Pacific Kansas City, Ltd.	3.2%
7. Canadian National Railway Company	2.9%
8. Bank of Montreal	2.6%
9. Brookfield Corporation, Class A	2.6%
10. Constellation Software Inc.	2.4%

Total percentage of top 10 investments 34.4%

Total number of investments: 226

Investment mix (June 30, 2024)



Portfolio Allocation

30.2%	Financials
17.8%	Energy
13.9%	Industrials
12.0%	Materials
8.1%	Information Technology
4.2%	Consumer Staples
3.8%	Utilities
3.5%	Consumer Discretionary
3.0%	Communication Services
1.2%	Cash/Receivables /Payables
2.3%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series G units of the fund have performed over the past 4 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series G of the fund has performed in each of the past 4 years. The series dropped in value in 1 of the 4 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series G units of the fund in a 3-month period over the past 4 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	16.7%	June 30, 2020	Your investment would rise to \$1,167
Worst return	-20.9%	March 31, 2020	Your investment would drop to \$791

Average return

The annual compound return of Series G of the fund since inception was 9.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,632.

Who is this fund for?

Consider this fund if:

- you prefer a fund that seeks to track the performance of a Canadian equities market index
- you are looking for a core Canadian equity fund
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series G units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series G units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series G expenses of the fund were 0.79% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series G units of the fund.	0.78%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.79%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.25% of the value of your investment each year. This equals \$2.50 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Canadian Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	July 17, 2009	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$592.2 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in Canadian equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO S&P/TSX Capped Composite Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

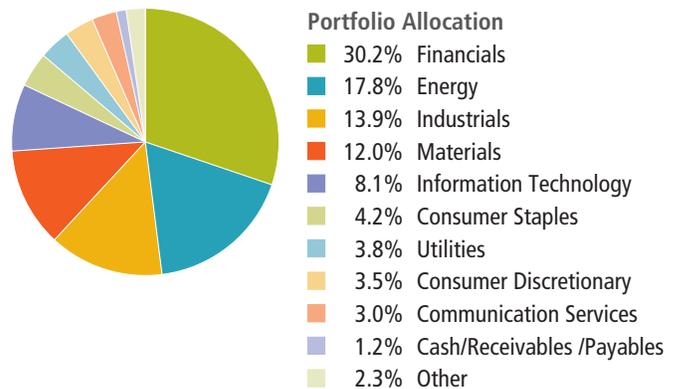
Top 10 investments (June 30, 2024)

1. Royal Bank of Canada	6.5%
2. Toronto-Dominion Bank, The,	4.2%
3. Shopify Inc., Class A	3.4%
4. Canadian Natural Resources Limited	3.3%
5. Enbridge Inc.	3.3%
6. Canadian Pacific Kansas City, Ltd.	3.2%
7. Canadian National Railway Company	2.9%
8. Bank of Montreal	2.6%
9. Brookfield Corporation, Class A	2.6%
10. Constellation Software Inc.	2.4%

Total percentage of top 10 investments 34.4%

Total number of investments: 226

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

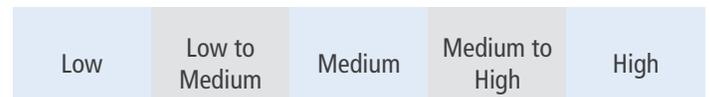
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in each of the past 10 years. The series dropped in value in 3 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	16.9%	June 30, 2020	Your investment would rise to \$1,169
Worst return	-20.8%	March 31, 2020	Your investment would drop to \$792

Average return

The annual compound return of Series I of the fund was 7.4% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$2,042.

Who is this fund for?

Consider this fund if:

- you prefer a fund that seeks to track the performance of a Canadian equities market index
- you are looking for a core Canadian equity fund
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.01% of its value. This equals \$0 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) Certain operating expenses were charged for this series of the fund but were absorbed by BMO Investments Inc. because this series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.01%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 0.75%, the management fee payable in respect of Series A units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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 Email: mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Global Strategic Bond Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Effective on or about October 18, 2024, BMO Asset Management Inc. will replace PIMCO Canada Corp. as portfolio manager of the fund.

Quick facts

Fund code(s):	BMO70736	Fund manager:	BMO Investments Inc.
Date series started:	November 27, 2000	Portfolio manager(s):	PIMCO Canada Corp.
Total value of fund on June 30, 2024:	\$175.4 Million	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	2.23%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a fixed monthly distribution and capital appreciation potential by investing primarily in debt instruments issued by governments and corporations from around the world.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

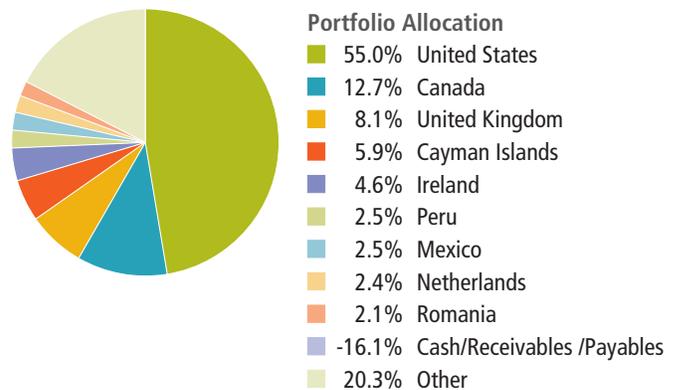
Top 10 investments (June 30, 2024)

1. Ginnie Mae II, 30 Year, Mortgage-Backed Securities, 5.500% Jul 20, 2054	8.7%
2. Fannie Mae, TBA, 4.500% Aug 1, 2054	8.5%
3. Government of Canada, Treasury Bills, 4.590% Sep 12, 2024	3.7%
4. Eurosail-UK 2007-1NC Plc, Series 2007-1X, Class C1A, Residential Mortgage-Backed Securities, Floating Rate, 4.179% Mar 13, 2045	2.1%
5. Stratton Haksmoor PLC, Series 144A, Series 2022-1A, Class A2, Residential Mortgage-Backed Securities, Floating, 6.733% Feb 25, 2053	2.0%
6. Magyar Export-Import Bank Zartkoruen Mukodo Reszvenytarsasag, Senior, Unsecured, Notes, Callable, 6.000% May 16, 2029	1.9%
7. Petroleos Mexicanos, Senior, Unsecured, Notes, Callable, 6.700% Feb 16, 2032	1.9%
8. Government of Canada, Treasury Bills, 4.582% Sep 26, 2024	1.8%
9. Syniverse Holdings, Inc., Term Loan, Floating Rate, 12.302% May 13, 2027	1.8%
10. Wesco Aircraft Holdings, Inc., Series 144A, Senior, Secured, Callable, 10.500% Nov 15, 2026	1.6%

Total percentage of top 10 investments 34.0%

Total number of investments: 258

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **low to medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in each of the past 10 years. The series dropped in value in 3 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.4%	June 30, 2020	Your investment would rise to \$1,084
Worst return	-10.8%	March 31, 2020	Your investment would drop to \$892

Average return

The annual compound return of Series A of the fund was 1.7% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$1,184.

Who is this fund for?

Consider this fund if:

- you want regular monthly cash flow with the potential for capital gains primarily through investments in non-investment grade bonds from around the world
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 2.23% of its value. This equals \$22 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series A units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	2.23%
Trading expense ratio (TER) These are the fund's trading costs.	0.00%
Fund expenses	2.23%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.75% of the value of your investment each year. This equals \$7.50 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
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In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

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For more information

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www.bmo.com/mutualfunds
 Email: mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Global Strategic Bond Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Effective on or about October 18, 2024, BMO Asset Management Inc. will replace PIMCO Canada Corp. as portfolio manager of the fund.

Quick facts

Fund code(s):	FE: BMO99736	DSC: BMO97736	LL: BMO98736	Fund manager:	BMO Investments Inc.
Date series started:			November 3, 2008	Portfolio manager(s):	PIMCO Canada Corp.
Total value of fund on June 30, 2024:			\$175.4 Million	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):			2.23%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a fixed monthly distribution and capital appreciation potential by investing primarily in debt instruments issued by governments and corporations from around the world.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

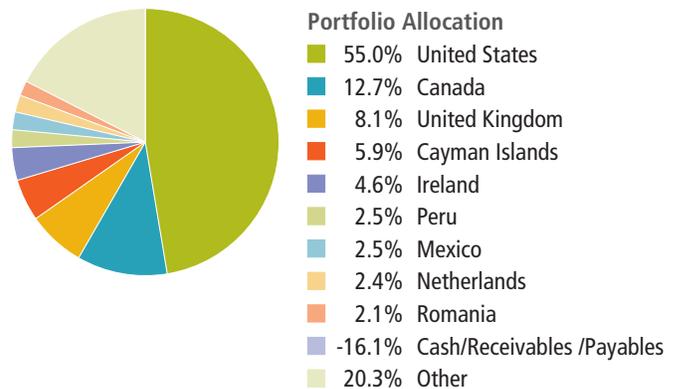
Top 10 investments (June 30, 2024)

- Ginnie Mae II, 30 Year, Mortgage-Backed Securities, 5.500% Jul 20, 2054 8.7%
- Fannie Mae, TBA, 4.500% Aug 1, 2054 8.5%
- Government of Canada, Treasury Bills, 4.590% Sep 12, 2024 3.7%
- Eurosail-UK 2007-1NC Plc, Series 2007-1X, Class C1A, Residential Mortgage-Backed Securities, Floating Rate, 4.179% Mar 13, 2045 2.1%
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- Magyar Export-Import Bank Zartkoruen Mukodo Reszvenytarsasag, Senior, Unsecured, Notes, Callable, 6.000% May 16, 2029 1.9%
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- Wesco Aircraft Holdings, Inc., Series 144A, Senior, Secured, Callable, 10.500% Nov 15, 2026 1.6%

Total percentage of top 10 investments 34.0%

Total number of investments: 258

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **low to medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Advisor Series units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Advisor Series of the fund has performed in each of the past 10 years. The series dropped in value in 3 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Advisor Series units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.4%	June 30, 2020	Your investment would rise to \$1,084
Worst return	-10.8%	March 31, 2020	Your investment would drop to \$892

Average return

The annual compound return of Advisor Series of the fund was 1.7% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$1,184.

Who is this fund for?

Consider this fund if:

- you want regular monthly cash flow with the potential for capital gains primarily through investments in non-investment grade bonds from around the world
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Advisor Series units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

There is only one sales charge option. The DSC option and the Low Load option have been discontinued for new purchases, except for switches from existing securities acquired under the respective options.

Sales charge option	What you pay		How it works																
	in per cent (%)	in dollars (\$)																	
Sales Charge	<ul style="list-style-type: none"> • 0-5% of the amount you invest. 	<ul style="list-style-type: none"> • \$0 to \$50 for every \$1,000 you buy. 	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase. 																
Standard Deferred Sales Charge (DSC)	<p>If you redeem your units, the following schedule of fees will apply depending on the date of purchase:</p> <table> <tr><td>First Year:</td><td>6.0%</td></tr> <tr><td>Second Year:</td><td>5.5%</td></tr> <tr><td>Third Year:</td><td>5.0%</td></tr> <tr><td>Fourth Year:</td><td>4.5%</td></tr> <tr><td>Fifth Year:</td><td>4.0%</td></tr> <tr><td>Sixth Year:</td><td>3.0%</td></tr> <tr><td>Seventh Year:</td><td>2.0%</td></tr> <tr><td>Thereafter:</td><td>Nil</td></tr> </table>	First Year:	6.0%	Second Year:	5.5%	Third Year:	5.0%	Fourth Year:	4.5%	Fifth Year:	4.0%	Sixth Year:	3.0%	Seventh Year:	2.0%	Thereafter:	Nil	<p>\$0 to \$60 for every \$1,000 you sell depending on the date of purchase.</p>	<ul style="list-style-type: none"> • The redemption fee is a percentage of the original cost of the investment you are redeeming. • The redemption fee is not negotiable. It is deducted from the amount you sell. • When you sell the fund, any redemption fee you pay goes to BMO Investments Inc. • You can switch to units or shares of other BMO Funds under the DSC option without paying a redemption fee. • If you redeem units that were switched from another fund, the redemption fee rate is based on the date that the original securities were purchased. • In each calendar year, up to 10% of the units you hold under this option can either (i) be redeemed for cash without a redemption fee, or (ii) if not already redeemed, redesignated as Sales Charge option units. This amount is the "Free Redemption Amount" and is not cumulative, meaning that you cannot carry any unused amount forward to the next calendar year. • If you choose to redesignate units bought under the DSC option as part of the Free Redemption Amount, your units will be subject to the fund expenses and other fees applicable to units purchased under the Sales Charge option after the redesignation.
First Year:	6.0%																		
Second Year:	5.5%																		
Third Year:	5.0%																		
Fourth Year:	4.5%																		
Fifth Year:	4.0%																		
Sixth Year:	3.0%																		
Seventh Year:	2.0%																		
Thereafter:	Nil																		
Low Load Deferred Sales Charge (Low Load)	<p>If you redeem your units, the following schedule of fees will apply depending on the date of purchase:</p> <table> <tr><td>First Year:</td><td>3.0%</td></tr> <tr><td>Second Year:</td><td>2.0%</td></tr> <tr><td>Third Year:</td><td>1.0%</td></tr> <tr><td>Thereafter:</td><td>Nil</td></tr> </table>	First Year:	3.0%	Second Year:	2.0%	Third Year:	1.0%	Thereafter:	Nil	<p>\$0 to \$30 for every \$1,000 you sell depending on the date of purchase.</p>	<ul style="list-style-type: none"> • The redemption fee is a percentage of the original cost of the investment you are redeeming. • The redemption fee is not negotiable. It is deducted from the amount you sell. • When you buy the fund, BMO Investments Inc. pays your representative's firm a commission of 2% of the amount you invest. • When you sell the fund, any redemption fee you pay goes to BMO Investments Inc. • You can switch to units or shares of other BMO Funds under the Low Load Deferred Sales Charge option without paying a redemption fee. 								
First Year:	3.0%																		
Second Year:	2.0%																		
Third Year:	1.0%																		
Thereafter:	Nil																		

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Advisor Series expenses of the fund were 2.23% of its value. This equals \$22 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Advisor Series units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	2.23%
Trading expense ratio (TER) These are the fund's trading costs.	0.00%
Fund expenses	2.23%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 0.75% of the value of your investment each year. This equals \$7.50 each year for every \$1,000 invested.

DSC Trailing Commission - 0.25% of the value of your investment each year. This equals \$2.50 each year for every \$1,000 invested. If you purchased your securities under the DSC sales charge option and the redemption fee schedule applicable to those securities is complete, the trailing commission will increase to the rate applicable to securities purchased under the Sales Charge option.

Low Load Trailing Commission - 0.50% of the value of your investment each year. This equals \$5.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Effective on or about October 18, 2024, BMO Asset Management Inc. will replace PIMCO Canada Corp. as portfolio manager of the fund.

Quick facts

Fund code(s):	BMO95736	Fund manager:	BMO Investments Inc.
Date series started:	November 3, 2008	Portfolio manager(s):	PIMCO Canada Corp.
Total value of fund on June 30, 2024:	\$175.4 Million	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	0.81%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a fixed monthly distribution and capital appreciation potential by investing primarily in debt instruments issued by governments and corporations from around the world.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

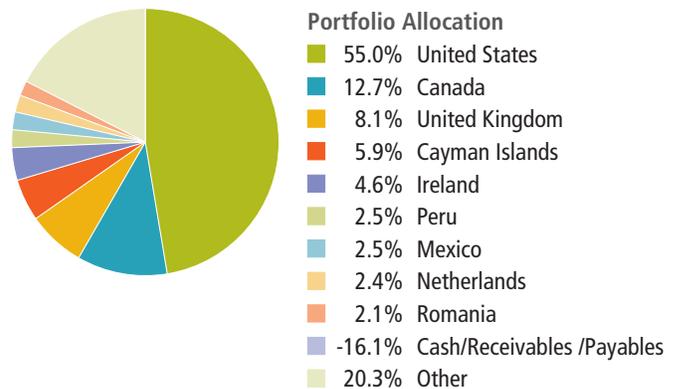
Top 10 investments (June 30, 2024)

- Ginnie Mae II, 30 Year, Mortgage-Backed Securities, 5.500% Jul 20, 2054 8.7%
- Fannie Mae, TBA, 4.500% Aug 1, 2054 8.5%
- Government of Canada, Treasury Bills, 4.590% Sep 12, 2024 3.7%
- Eurosail-UK 2007-1NC Plc, Series 2007-1X, Class C1A, Residential Mortgage-Backed Securities, Floating Rate, 4.179% Mar 13, 2045 2.1%
- Stratton Haksmoor PLC, Series 144A, Series 2022-1A, Class A2, Residential Mortgage-Backed Securities, Floating, 6.733% Feb 25, 2053 2.0%
- Magyar Export-Import Bank Zartkoruen Mukodo Reszvenytarsasag, Senior, Unsecured, Notes, Callable, 6.000% May 16, 2029 1.9%
- Petroleos Mexicanos, Senior, Unsecured, Notes, Callable, 6.700% Feb 16, 2032 1.9%
- Government of Canada, Treasury Bills, 4.582% Sep 26, 2024 1.8%
- Syniverse Holdings, Inc., Term Loan, Floating Rate, 12.302% May 13, 2027 1.8%
- Wesco Aircraft Holdings, Inc., Series 144A, Senior, Secured, Callable, 10.500% Nov 15, 2026 1.6%

Total percentage of top 10 investments 34.0%

Total number of investments: 258

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **low to medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in each of the past 10 years. The series dropped in value in 2 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.8%	June 30, 2020	Your investment would rise to \$1,088
Worst return	-10.5%	March 31, 2020	Your investment would drop to \$895

Average return

The annual compound return of Series F of the fund was 3.1% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$1,357.

Who is this fund for?

Consider this fund if:

- you want regular monthly cash flow with the potential for capital gains primarily through investments in non-investment grade bonds from around the world
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.81% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee, a fixed administration fee and operating expenses for Series F units of the fund.	0.81%
Trading expense ratio (TER) These are the fund's trading costs.	0.00%
Fund expenses	0.81%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Effective on or about October 18, 2024, BMO Asset Management Inc. will replace PIMCO Canada Corp. as portfolio manager of the fund.

Quick facts

Date series started:	May 9, 2008	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$175.4 Million	Portfolio manager(s):	PIMCO Canada Corp.
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to provide a fixed monthly distribution and capital appreciation potential by investing primarily in debt instruments issued by governments and corporations from around the world.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

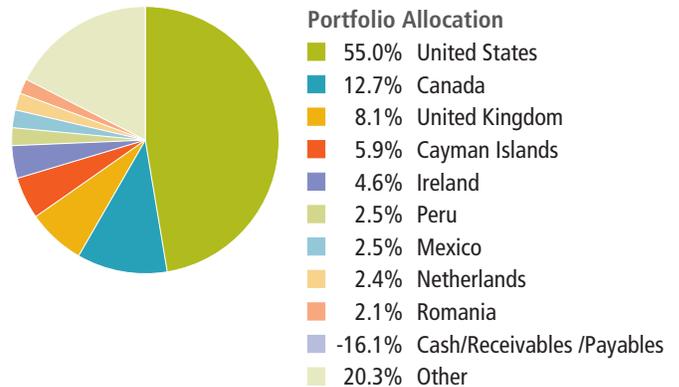
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Total percentage of top 10 investments 34.0%

Total number of investments: 258

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **low to medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in each of the past 10 years. The series dropped in value in 2 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	9.0%	June 30, 2020	Your investment would rise to \$1,090
Worst return	-10.3%	March 31, 2020	Your investment would drop to \$897

Average return

The annual compound return of Series I of the fund was 4.0% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$1,480.

Who is this fund for?

Consider this fund if:

- you want regular monthly cash flow with the potential for capital gains primarily through investments in non-investment grade bonds from around the world
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.00% of its value. This equals \$0 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses. This series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.00%
Fund expenses	0.00%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 1.75%, the management fee payable in respect of Series A units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO International Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory. Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70727	Fund manager:	BMO Investments Inc.
Date series started:	March 22, 1999	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$146.9 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	1.05%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in international equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO MSCI EAFE Hedged to CAD Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

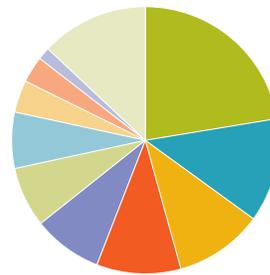
Top 10 investments (June 30, 2024)

1. iShares Core MSCI EAFE ETF	7.1%
2. Novo Nordisk A/S, Class B	2.6%
3. ASML Holding N.V.	2.3%
4. Nestle S.A.	1.5%
5. Cash/Receivables /Payables	1.5%
6. AstraZeneca PLC	1.3%
7. Shell PLC	1.3%
8. Toyota Motor Corporation	1.2%
9. SAP SE	1.2%
10. LVMH Moet Hennessy-Louis Vuitton SE	1.2%

Total percentage of top 10 investments 21.2%

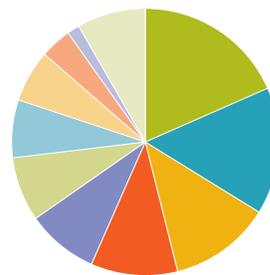
Total number of investments: 738

Investment mix (June 30, 2024)



Portfolio Allocation

22.4%	Japan
12.6%	United Kingdom
10.7%	France
10.2%	Switzerland
8.4%	Germany
7.3%	Australia
6.8%	Netherlands
3.9%	Denmark
3.2%	Sweden
1.5%	Cash/Receivables /Payables
13.0%	Other



Sector Allocation

18.4%	Financials
15.4%	Industrials
12.3%	Health Care
10.5%	Consumer Discretionary
8.7%	Information Technology
7.8%	Consumer Staples
7.0%	International Equity Fund
6.3%	Materials
3.8%	Energy
1.5%	Cash/Receivables /Payables
8.3%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in each of the past 10 years. The series dropped in value in 3 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	14.7%	January 31, 2021	Your investment would rise to \$1,147
Worst return	-21.0%	March 31, 2020	Your investment would drop to \$790

Average return

The annual compound return of Series A of the fund was 7.4% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$2,042.

Who is this fund for?

Consider this fund if:

- you want greater exposure to the growth potential of international equities
- you prefer a fund that seeks to track the performance of an international equities market index
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 1.09% of its value. This equals \$11 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series A units of the fund.	1.05%
Trading expense ratio (TER) These are the fund's trading costs.	0.04%
Fund expenses	1.09%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.50% of the value of your investment each year. This equals \$5.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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 Email: mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO International Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95727	Fund manager:	BMO Investments Inc.
Date series started:	May 5, 2017	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$146.9 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.45%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in international equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO MSCI EAFE Hedged to CAD Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

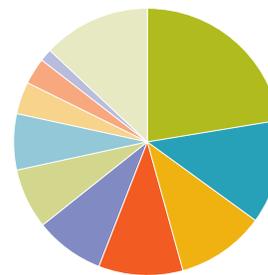
Top 10 investments (June 30, 2024)

1. iShares Core MSCI EAFE ETF	7.1%
2. Novo Nordisk A/S, Class B	2.6%
3. ASML Holding N.V.	2.3%
4. Nestle S.A.	1.5%
5. Cash/Receivables /Payables	1.5%
6. AstraZeneca PLC	1.3%
7. Shell PLC	1.3%
8. Toyota Motor Corporation	1.2%
9. SAP SE	1.2%
10. LVMH Moet Hennessy-Louis Vuitton SE	1.2%

Total percentage of top 10 investments 21.2%

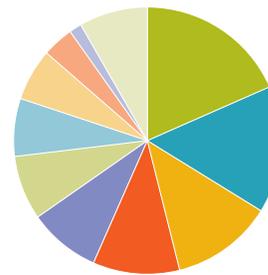
Total number of investments: 738

Investment mix (June 30, 2024)



Portfolio Allocation

22.4%	Japan
12.6%	United Kingdom
10.7%	France
10.2%	Switzerland
8.4%	Germany
7.3%	Australia
6.8%	Netherlands
3.9%	Denmark
3.2%	Sweden
1.5%	Cash/Receivables /Payables
13.0%	Other



Sector Allocation

18.4%	Financials
15.4%	Industrials
12.3%	Health Care
10.5%	Consumer Discretionary
8.7%	Information Technology
7.8%	Consumer Staples
7.0%	International Equity Fund
6.3%	Materials
3.8%	Energy
1.5%	Cash/Receivables /Payables
8.3%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past 6 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in each of the past 6 years. The series dropped in value in 2 of the 6 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past 6 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	14.9%	January 31, 2021	Your investment would rise to \$1,149
Worst return	-20.9%	March 31, 2020	Your investment would drop to \$791

Average return

The annual compound return of Series F of the fund since inception was 8.0% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,746.

Who is this fund for?

Consider this fund if:

- you want greater exposure to the growth potential of international equities
- you prefer a fund that seeks to track the performance of an international equities market index
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.49% of its value. This equals \$5 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee, a fixed administration fee and operating expenses for Series F units of the fund.	0.45%
Trading expense ratio (TER) These are the fund's trading costs.	0.04%
Fund expenses	0.49%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Effective August 30, 2024, this series will be closed to new investors. Effective on or about September 1, 2024, the trailing commission for this series of the fund will increase from 0.25% to 0.50%. This equals \$5.00 each year for every \$1,000 invested. Effective on or about November 22, 2024, securities of this series will be redesignated to Series A securities of the fund.

Quick facts

Date series started:	March 11, 2019	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$146.9 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	0.88%	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in international equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO MSCI EAFE Hedged to CAD Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

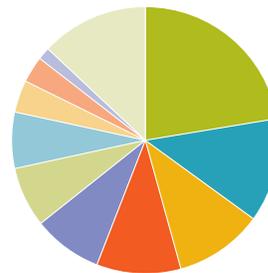
Top 10 investments (June 30, 2024)

1. iShares Core MSCI EAFE ETF	7.1%
2. Novo Nordisk A/S, Class B	2.6%
3. ASML Holding N.V.	2.3%
4. Nestle S.A.	1.5%
5. Cash/Receivables /Payables	1.5%
6. AstraZeneca PLC	1.3%
7. Shell PLC	1.3%
8. Toyota Motor Corporation	1.2%
9. SAP SE	1.2%
10. LVMH Moet Hennessy-Louis Vuitton SE	1.2%

Total percentage of top 10 investments 21.2%

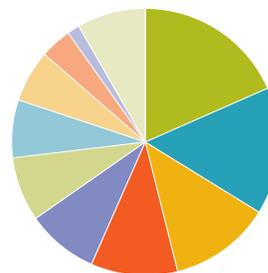
Total number of investments: 738

Investment mix (June 30, 2024)



Portfolio Allocation

22.4%	Japan
12.6%	United Kingdom
10.7%	France
10.2%	Switzerland
8.4%	Germany
7.3%	Australia
6.8%	Netherlands
3.9%	Denmark
3.2%	Sweden
1.5%	Cash/Receivables /Payables
13.0%	Other



Sector Allocation

18.4%	Financials
15.4%	Industrials
12.3%	Health Care
10.5%	Consumer Discretionary
8.7%	Information Technology
7.8%	Consumer Staples
7.0%	International Equity Fund
6.3%	Materials
3.8%	Energy
1.5%	Cash/Receivables /Payables
8.3%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money. One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility". In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series G units of the fund have performed over the past 4 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series G of the fund has performed in each of the past 4 years. The series dropped in value in 2 of the 4 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series G units of the fund in a 3-month period over the past 4 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	14.8%	January 31, 2021	Your investment would rise to \$1,148
Worst return	-21.0%	March 31, 2020	Your investment would drop to \$790

Average return

The annual compound return of Series G of the fund since inception was 9.4% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,624.

Who is this fund for?

Consider this fund if:

- you want greater exposure to the growth potential of international equities
- you prefer a fund that seeks to track the performance of an international equities market index
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series G units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series G units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series G expenses of the fund were 0.92% of its value. This equals \$9 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series G units of the fund.	0.88%
Trading expense ratio (TER) These are the fund's trading costs.	0.04%
Fund expenses	0.92%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.25% of the value of your investment each year. This equals \$2.50 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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M5X 1A1

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www.bmo.com/mutualfunds
Email: mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO International Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	March 5, 2008	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$146.9 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in international equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO MSCI EAFE Hedged to CAD Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

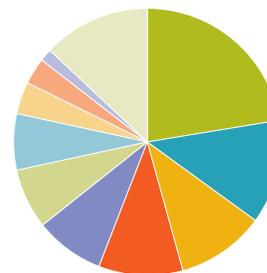
Top 10 investments (June 30, 2024)

1. iShares Core MSCI EAFE ETF	7.1%
2. Novo Nordisk A/S, Class B	2.6%
3. ASML Holding N.V.	2.3%
4. Nestle S.A.	1.5%
5. Cash/Receivables /Payables	1.5%
6. AstraZeneca PLC	1.3%
7. Shell PLC	1.3%
8. Toyota Motor Corporation	1.2%
9. SAP SE	1.2%
10. LVMH Moet Hennessy-Louis Vuitton SE	1.2%

Total percentage of top 10 investments 21.2%

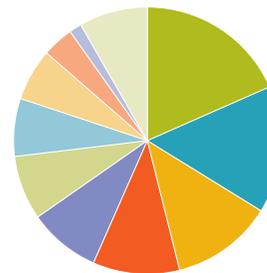
Total number of investments: 738

Investment mix (June 30, 2024)



Portfolio Allocation

22.4%	Japan
12.6%	United Kingdom
10.7%	France
10.2%	Switzerland
8.4%	Germany
7.3%	Australia
6.8%	Netherlands
3.9%	Denmark
3.2%	Sweden
1.5%	Cash/Receivables /Payables
13.0%	Other



Sector Allocation

18.4%	Financials
15.4%	Industrials
12.3%	Health Care
10.5%	Consumer Discretionary
8.7%	Information Technology
7.8%	Consumer Staples
7.0%	International Equity Fund
6.3%	Materials
3.8%	Energy
1.5%	Cash/Receivables /Payables
8.3%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in each of the past 10 years. The series dropped in value in 2 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	14.9%	January 31, 2021	Your investment would rise to \$1,149
Worst return	-20.9%	March 31, 2020	Your investment would drop to \$791

Average return

The annual compound return of Series I of the fund was 9.0% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$2,367.

Who is this fund for?

Consider this fund if:

- you want greater exposure to the growth potential of international equities
- you prefer a fund that seeks to track the performance of an international equities market index
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.04% of its value. This equals \$0 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) Certain operating expenses were charged for this series of the fund but were absorbed by BMO Investments Inc. because this series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.04%
Fund expenses	0.04%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 0.85%, the management fee payable in respect of Series A units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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 100 King Street West, 43rd Floor
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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Money Market Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70142	Fund manager:	BMO Investments Inc.
Date series started:	May 2, 1988	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$3.1 Billion	Distributions:	Monthly (any net income) and in December (any net capital gains)
Management expense ratio (MER):	0.75%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objectives are to preserve the value of your investment and to provide a high level of liquidity and interest income. The fund invests primarily in high quality money market instruments issued by governments and corporations in Canada, like treasury bills, bankers' acceptances, and commercial paper. The fund may invest up to 10% of the fund's assets in foreign securities. The series strives to maintain a NAV per unit of \$1.00 by allocating income daily and distributing it monthly, but there is a risk the NAV per unit could vary from this amount.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

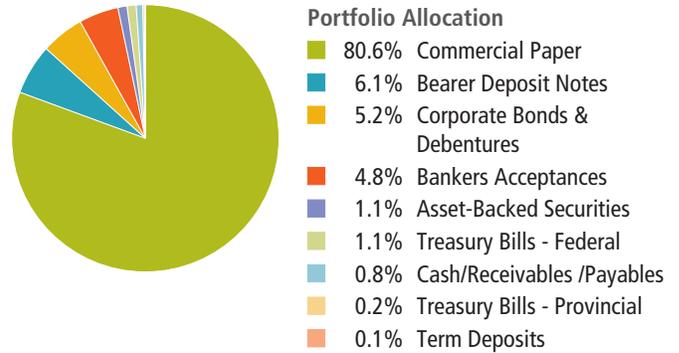
Top 10 investments (June 30, 2024)

- Toronto-Dominion Bank, The, Deposit Notes, Senior, Unsecured, 3.226% Jul 24, 2024 1.7%
- Sumitomo Mitsui Trust Bank, Limited, Commercial Paper, 4.771% Sep 16, 2024 1.6%
- STABLE Trust, Commercial Paper, 4.800% Dec 18, 2024 1.6%
- BCI QuadReal Realty, Commercial Paper, 4.757% Jul 8, 2024 1.5%
- BCI QuadReal Realty, Commercial Paper, 4.776% Jul 23, 2024 1.3%
- MUFG Bank, Ltd., Bearer Deposit Notes, 4.801% Aug 23, 2024 1.3%
- Central 1 Credit Union, Commercial Paper, 4.708% Sep 23, 2024 1.2%
- CARDS II Trust, Series A, Secured, Notes, 2.427% Nov 15, 2024 1.2%
- Government of Canada, Treasury Bills, 4.650% Jul 18, 2024 1.1%
- Mizuho Bank Ltd., Commercial Paper, 4.739% Sep 19, 2024 1.0%

Total percentage of top 10 investments 13.5%

Total number of investments: 287

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

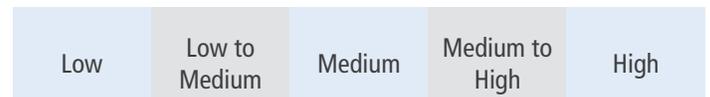
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

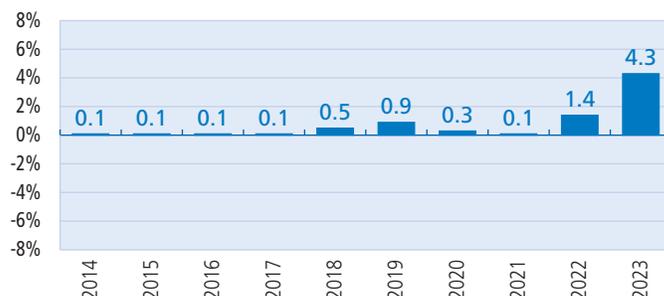
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in each of the past 10 years. The series dropped in value in 0 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	1.2%	December 31, 2023	Your investment would rise to \$1,012
Worst return	0.0%	April 30, 2021	Your investment would rise to \$1,000

Average return

The annual compound return of Series A of the fund was 1.0% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$1,105.

Who is this fund for?

Consider this fund if:

- you want a more secure investment with low investment risk
- you are looking for a short-term investment.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 0.75% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series A units of the fund.	0.75%
Trading expense ratio (TER) These are the fund's trading costs.	0.00%
Fund expenses	0.75%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.20% of the value of your investment each year. This equals \$2.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Switch fee	None. You may have to pay sales charges, switch fees and redemption charges if you invest through a registered broker or a representative's firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Manager: BMO Investments Inc.

This document contains key information you should know about BMO Money Market Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Table with 2 columns: Fund details (Fund code(s), Date series started, Total value of fund on June 30, 2024, Management expense ratio (MER)) and Fund manager details (Fund manager, Portfolio manager(s), Distributions, Minimum investment).

What does the fund invest in?

This fund's objectives are to preserve the value of your investment and to provide a high level of liquidity and interest income. The fund invests primarily in high quality money market instruments issued by governments and corporations in Canada, like treasury bills, bankers' acceptances, and commercial paper.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

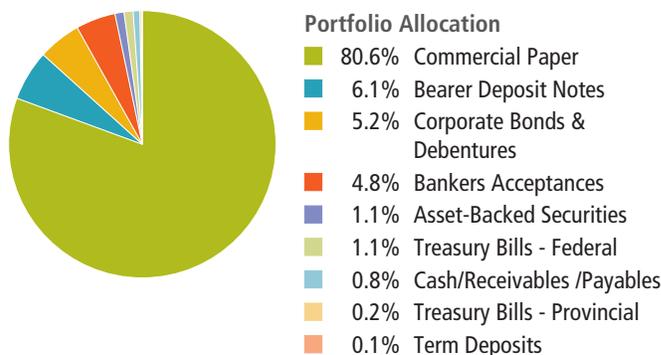
Top 10 investments (June 30, 2024)

- 1. Toronto-Dominion Bank, The, Deposit Notes, Senior, Unsecured, 3.226% Jul 24, 2024 1.7%
2. Sumitomo Mitsui Trust Bank, Limited, Commercial Paper, 4.771% Sep 16, 2024 1.6%
3. STABLE Trust, Commercial Paper, 4.800% Dec 18, 2024 1.6%
4. BCI QuadReal Realty, Commercial Paper, 4.757% Jul 8, 2024 1.5%
5. BCI QuadReal Realty, Commercial Paper, 4.776% Jul 23, 2024 1.3%
6. MUFG Bank, Ltd., Bearer Deposit Notes, 4.801% Aug 23, 2024 1.3%
7. Central 1 Credit Union, Commercial Paper, 4.708% Sep 23, 2024 1.2%
8. CARDS II Trust, Series A, Secured, Notes, 2.427% Nov 15, 2024 1.2%
9. Government of Canada, Treasury Bills, 4.650% Jul 18, 2024 1.1%
10. Mizuho Bank Ltd., Commercial Paper, 4.739% Sep 19, 2024 1.0%

Total percentage of top 10 investments 13.5%

Total number of investments: 287

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

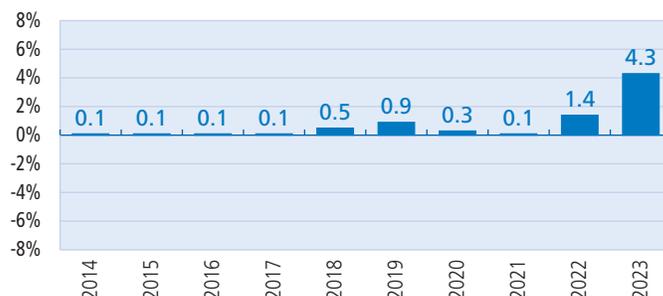
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Advisor Series units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Advisor Series of the fund has performed in each of the past 10 years. The series dropped in value in 0 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Advisor Series units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	1.2%	December 31, 2023	Your investment would rise to \$1,012
Worst return	0.0%	April 30, 2021	Your investment would rise to \$1,000

Average return

The annual compound return of Advisor Series of the fund was 1.0% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$1,105.

Who is this fund for?

Consider this fund if:

- you want a more secure investment with low investment risk
- you are looking for a short-term investment.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Advisor Series units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

There is only one sales charge option. The DSC option and the Low Load option have been discontinued for new purchases, except for switches from existing securities acquired under the respective options.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	<ul style="list-style-type: none"> • 0-2% of the amount you invest. 	<ul style="list-style-type: none"> • \$0 to \$20 for every \$1,000 you buy. 	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

<p>Standard Deferred Sales Charge (DSC)</p>	<p>If you redeem your units, the following schedule of fees will apply depending on the date of purchase:</p> <p>First Year: 6.0% Second Year: 5.5% Third Year: 5.0% Fourth Year: 4.5% Fifth Year: 4.0% Sixth Year: 3.0% Seventh Year: 2.0% Thereafter: Nil</p>	<p>\$0 to \$60 for every \$1,000 you sell depending on the date of purchase.</p>	<ul style="list-style-type: none"> • The redemption fee is a percentage of the original cost of the investment you are redeeming. • The redemption fee is not negotiable. It is deducted from the amount you sell. • When you sell the fund, any redemption fee you pay goes to BMO Investments Inc. • You can switch to units or shares of other BMO Funds under the DSC option without paying a redemption fee. • If you redeem units that were switched from another fund, the redemption fee rate is based on the date that the original securities were purchased. • In each calendar year, up to 10% of the units you hold under this option can either (i) be redeemed for cash without a redemption fee, or (ii) if not already redeemed, redesignated as Sales Charge option units. This amount is the "Free Redemption Amount" and is not cumulative, meaning that you cannot carry any unused amount forward to the next calendar year. • If you choose to redesignate units bought under the DSC option as part of the Free Redemption Amount, your units will be subject to the fund expenses and other fees applicable to units purchased under the Sales Charge option after the redesignation.
<p>Low Load Deferred Sales Charge (Low Load)</p>	<p>If you redeem your units, the following schedule of fees will apply depending on the date of purchase:</p> <p>First Year: 3.0% Second Year: 2.0% Third Year: 1.0% Thereafter: Nil</p>	<p>\$0 to \$30 for every \$1,000 you sell depending on the date of purchase.</p>	<ul style="list-style-type: none"> • The redemption fee is a percentage of the original cost of the investment you are redeeming. • The redemption fee is not negotiable. It is deducted from the amount you sell. • When you buy the fund, BMO Investments Inc. pays your representative's firm a commission of 2% of the amount you invest. • When you sell the fund, any redemption fee you pay goes to BMO Investments Inc. • You can switch to units or shares of other BMO Funds under the Low Load Deferred Sales Charge option without paying a redemption fee.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Advisor Series expenses of the fund were 0.75% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
<p>Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Advisor Series units of the fund.</p>	0.75%
<p>Trading expense ratio (TER) These are the fund's trading costs.</p>	0.00%
<p>Fund expenses</p>	0.75%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 0.20% of the value of your investment each year. This equals \$2.00 each year for every \$1,000 invested.

DSC Trailing Commission - 0.20% of the value of your investment each year. This equals \$2.00 each year for every \$1,000 invested. If you purchased your securities under the DSC sales charge option and the redemption fee schedule applicable to those securities is complete, the trailing commission will increase to the rate applicable to securities purchased under the Sales Charge option.

Low Load Trailing Commission - 0.20% of the value of your investment each year. This equals \$2.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Switch fee	You and your representative can negotiate this fee. Currently the fee is 0-2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

BMO Investments Inc.
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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Money Market Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Effective August 30, 2024, this series will be closed to new investors. Effective on or about November 22, 2024, securities of this series will be redesignated to Series A securities of the fund.

Quick facts

Table with 2 columns: Fact and Value. Rows include Fund code(s), Date series started, Total value of fund on June 30, 2024, Management expense ratio (MER), Fund manager, Portfolio manager(s), Distributions, and Minimum investment.

What does the fund invest in?

This fund's objectives are to preserve the value of your investment and to provide a high level of liquidity and interest income. The fund invests primarily in high quality money market instruments issued by governments and corporations in Canada, like treasury bills, bankers' acceptances, and commercial paper.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

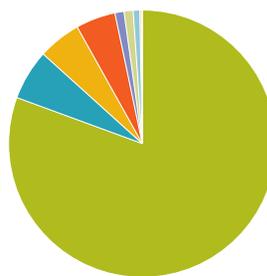
Top 10 investments (June 30, 2024)

- 1. Toronto-Dominion Bank, The, Deposit Notes, Senior, Unsecured, 3.226% Jul 24, 2024 1.7%
2. Sumitomo Mitsui Trust Bank, Limited, Commercial Paper, 4.771% Sep 16, 2024 1.6%
3. STABLE Trust, Commercial Paper, 4.800% Dec 18, 2024 1.6%
4. BCI QuadReal Realty, Commercial Paper, 4.757% Jul 8, 2024 1.5%
5. BCI QuadReal Realty, Commercial Paper, 4.776% Jul 23, 2024 1.3%
6. MUFG Bank, Ltd., Bearer Deposit Notes, 4.801% Aug 23, 2024 1.3%
7. Central 1 Credit Union, Commercial Paper, 4.708% Sep 23, 2024 1.2%
8. CARDS II Trust, Series A, Secured, Notes, 2.427% Nov 15, 2024 1.2%
9. Government of Canada, Treasury Bills, 4.650% Jul 18, 2024 1.1%
10. Mizuho Bank Ltd., Commercial Paper, 4.739% Sep 19, 2024 1.0%

Total percentage of top 10 investments 13.5%

Total number of investments: 287

Investment mix (June 30, 2024)



Portfolio Allocation

- 80.6% Commercial Paper
6.1% Bearer Deposit Notes
5.2% Corporate Bonds & Debentures
4.8% Bankers Acceptances
1.1% Asset-Backed Securities
1.1% Treasury Bills - Federal
0.8% Cash/Receivables /Payables
0.2% Treasury Bills - Provincial
0.1% Term Deposits

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

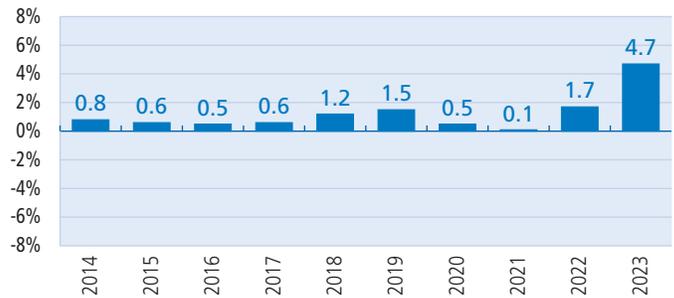
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series M units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series M of the fund has performed in each of the past 10 years. The series dropped in value in 0 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series M units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	1.3%	December 31, 2023	Your investment would rise to \$1,013
Worst return	0.0%	April 30, 2021	Your investment would rise to \$1,000

Average return

The annual compound return of Series M of the fund was 1.4% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$1,149.

Who is this fund for?

Consider this fund if:

- you want a more secure investment with low investment risk
- you are looking for a short-term investment.

Series M units are suitable for investors who have at least \$150,000 to invest in the series.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series M units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series M units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series M expenses of the fund were 0.38% of its value. This equals \$4 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series M units of the fund.	0.38%
Trading expense ratio (TER) These are the fund's trading costs.	0.00%
Fund expenses	0.38%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.20% of the value of your investment each year. This equals \$2.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Switch fee	None. You may have to pay sales charges, switch fees and redemption charges if you invest through a registered broker or a representative's firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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This document contains key information you should know about BMO Money Market Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95142	Fund manager:	BMO Investments Inc.
Date series started:	November 11, 2009	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$3.1 Billion	Distributions:	Monthly (any net income) and in December (any net capital gains)
Management expense ratio (MER):	0.13%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objectives are to preserve the value of your investment and to provide a high level of liquidity and interest income. The fund invests primarily in high quality money market instruments issued by governments and corporations in Canada, like treasury bills, bankers' acceptances, and commercial paper. The fund may invest up to 10% of the fund's assets in foreign securities. The series strives to maintain a NAV per unit of \$1.00 by allocating income daily and distributing it monthly, but there is a risk the NAV per unit could vary from this amount.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

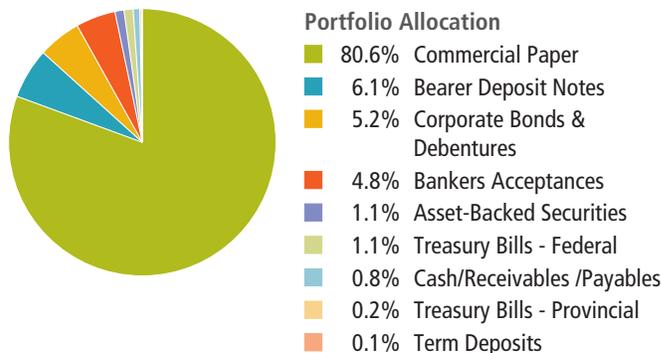
Top 10 investments (June 30, 2024)

- Toronto-Dominion Bank, The, Deposit Notes, Senior, Unsecured, 3.226% Jul 24, 2024 1.7%
- Sumitomo Mitsui Trust Bank, Limited, Commercial Paper, 4.771% Sep 16, 2024 1.6%
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- BCI QuadReal Realty, Commercial Paper, 4.757% Jul 8, 2024 1.5%
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- Central 1 Credit Union, Commercial Paper, 4.708% Sep 23, 2024 1.2%
- CARDS II Trust, Series A, Secured, Notes, 2.427% Nov 15, 2024 1.2%
- Government of Canada, Treasury Bills, 4.650% Jul 18, 2024 1.1%
- Mizuho Bank Ltd., Commercial Paper, 4.739% Sep 19, 2024 1.0%

Total percentage of top 10 investments 13.5%

Total number of investments: 287

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

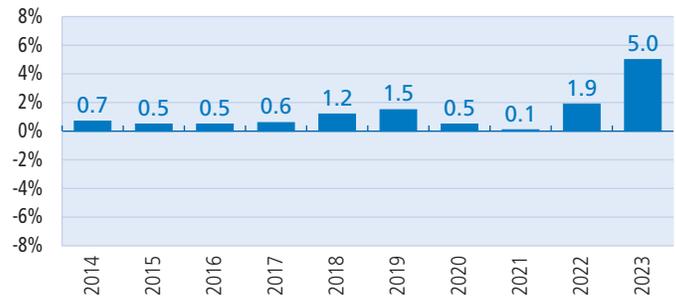
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in each of the past 10 years. The series dropped in value in 0 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	1.3%	December 31, 2023	Your investment would rise to \$1,013
Worst return	0.0%	April 30, 2021	Your investment would rise to \$1,000

Average return

The annual compound return of Series F of the fund was 1.5% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$1,161.

Who is this fund for?

Consider this fund if:

- you want a more secure investment with low investment risk
- you are looking for a short-term investment.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.13% of its value. This equals \$1 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee, a fixed administration fee and operating expenses for Series F units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.13%
Trading expense ratio (TER) These are the fund's trading costs.	0.00%
Fund expenses	0.13%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Series F fees Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	May 10, 2010	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$3.1 Billion	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER): Fees and expenses are negotiated and paid directly by each Series I investor		Distributions:	Monthly (any net income) and in December (any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objectives are to preserve the value of your investment and to provide a high level of liquidity and interest income. The fund invests primarily in high quality money market instruments issued by governments and corporations in Canada, like treasury bills, bankers' acceptances, and commercial paper. The fund may invest up to 10% of the fund's assets in foreign securities. The series strives to maintain a NAV per unit of \$1.00 by allocating income daily and distributing it monthly, but there is a risk the NAV per unit could vary from this amount.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

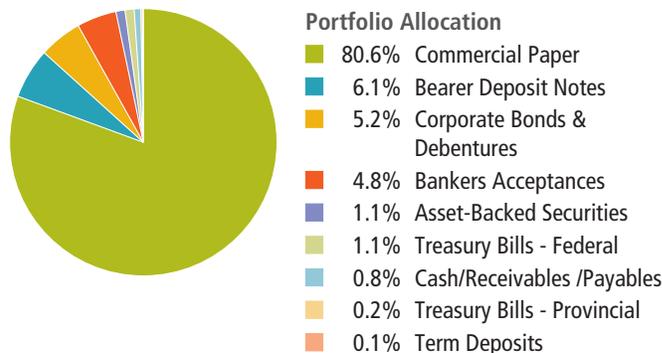
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- Mizuho Bank Ltd., Commercial Paper, 4.739% Sep 19, 2024 1.0%

Total percentage of top 10 investments 13.5%

Total number of investments: 287

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in each of the past 10 years. The series dropped in value in 0 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	1.4%	December 31, 2023	Your investment would rise to \$1,014
Worst return	0.1%	April 30, 2021	Your investment would rise to \$1,001

Average return

The annual compound return of Series I of the fund was 1.8% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$1,195.

Who is this fund for?

Consider this fund if:

- you want a more secure investment with low investment risk
- you are looking for a short-term investment.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

Separate fees and expenses are negotiated and paid directly by each Series I investor.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses. This series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.00%
Fund expenses	0.00%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 1.00%, the management fee payable in respect of Advisor Series units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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This document contains key information you should know about BMO Sustainable Balanced Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70105	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$102.4 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	1.87%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to generate a balance of income and potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

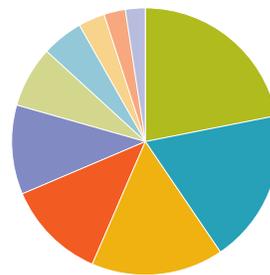
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	18.6%
2. BMO MSCI EAFE ESG Leaders Index ETF	16.0%
3. BMO Sustainable Bond Fund, Series I	12.8%
4. BMO ESG US Corporate Bond Hedged to CAD Index ETF	8.6%
5. BMO Government Bond Index ETF	6.8%
6. BMO Sustainable Opportunities Global Equity Fund, Series I	6.7%
7. BMO MSCI Canada ESG Leaders Index ETF	5.6%
8. BMO Sustainable Opportunities Canadian Equity Fund, Series I	5.2%
9. BMO Women in Leadership Fund, Series I	5.0%
10. Cash/Receivables /Payables	3.2%

Total percentage of top 10 investments 88.5%

Total number of investments: 15

Investment mix (June 30, 2024)



Portfolio Allocation

21.9%	Canadian Fixed Income Funds
18.6%	U.S. Equity Fund
16.0%	International Equity Fund
12.1%	U.S. Fixed Income Funds
10.8%	Canadian Equity Funds
7.4%	Global Equity Funds
5.0%	North American Equity Fund
3.2%	Cash/Receivables /Payables
2.6%	Commodity Fund
2.4%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

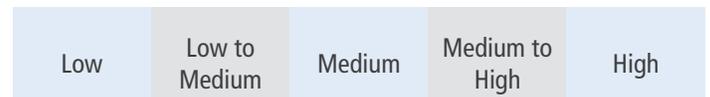
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

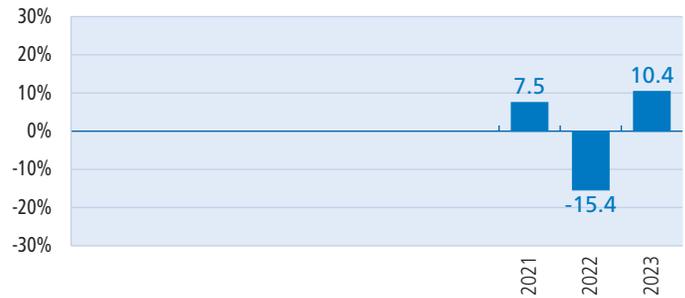
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.4%	December 31, 2023	Your investment would rise to \$1,084
Worst return	-11.0%	June 30, 2022	Your investment would drop to \$890

Average return

The annual compound return of Series A of the fund since inception was 3.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,143.

Who is this fund for?

Consider this fund if:

- you want a balanced investment with potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 1.89% of its value. This equals \$19 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series A units of the fund.	1.87%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.89%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Balanced Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Table with 4 columns: Fund code(s), Date series started, Total value of fund on June 30, 2024, Management expense ratio (MER), Fund manager, Portfolio manager(s), Distributions, Minimum investment.

What does the fund invest in?

This fund's objective is to generate a balance of income and potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

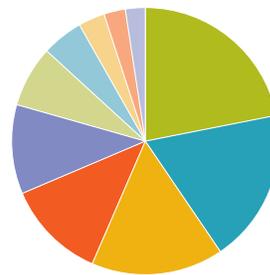
Top 10 investments (June 30, 2024)

Table listing top 10 investments with their respective percentages, such as BMO MSCI USA ESG Leaders Index ETF at 18.6%.

Total percentage of top 10 investments 88.5%

Total number of investments: 15

Investment mix (June 30, 2024)



Portfolio Allocation

Table detailing portfolio allocation: Canadian Fixed Income Funds (21.9%), U.S. Equity Fund (18.6%), International Equity Fund (16.0%), U.S. Fixed Income Funds (12.1%), Canadian Equity Funds (10.8%), Global Equity Funds (7.4%), North American Equity Fund (5.0%), Cash/Receivables /Payables (3.2%), Commodity Fund (2.6%), Emerging Markets Equity Fund (2.4%).

How risky is it?

The value of the fund can go down as well as up. You could lose money.

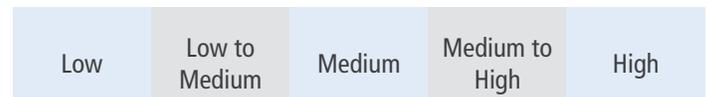
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Advisor Series units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Advisor Series of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Advisor Series units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.4%	December 31, 2023	Your investment would rise to \$1,084
Worst return	-11.0%	June 30, 2022	Your investment would drop to \$890

Average return

The annual compound return of Advisor Series of the fund since inception was 3.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,143.

Who is this fund for?

Consider this fund if:

- you want a balanced investment with potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Advisor Series units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

The following describes the sales charge option for this series.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	• 0-5% of the amount you invest.	• \$0 to \$50 for every \$1,000 you buy.	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Advisor Series expenses of the fund were 1.91% of its value. This equals \$19 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Advisor Series units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.89%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.91%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Balanced Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70106	Fund manager:	BMO Investments Inc.
	FE: BMO99106	Portfolio manager(s):	BMO Asset Management Inc.
Date series started:	September 14, 2020	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Total value of fund on June 30, 2024:	\$102.4 Million	Minimum investment:	\$500 initial, \$50 additional
Management expense ratio (MER):	1.88%		

What does the fund invest in?

This fund's objective is to generate a balance of income and potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

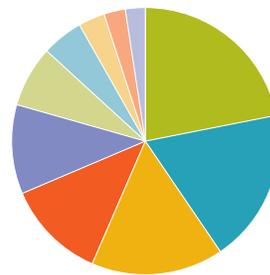
Top 10 investments (June 30, 2024)

- 1. BMO MSCI USA ESG Leaders Index ETF 18.6%
- 2. BMO MSCI EAFE ESG Leaders Index ETF 16.0%
- 3. BMO Sustainable Bond Fund, Series I 12.8%
- 4. BMO ESG US Corporate Bond Hedged to CAD Index ETF 8.6%
- 5. BMO Government Bond Index ETF 6.8%
- 6. BMO Sustainable Opportunities Global Equity Fund, Series I 6.7%
- 7. BMO MSCI Canada ESG Leaders Index ETF 5.6%
- 8. BMO Sustainable Opportunities Canadian Equity Fund, Series I 5.2%
- 9. BMO Women in Leadership Fund, Series I 5.0%
- 10. Cash/Receivables /Payables 3.2%

Total percentage of top 10 investments 88.5%

Total number of investments: 15

Investment mix (June 30, 2024)



Portfolio Allocation

- 21.9% Canadian Fixed Income Funds
- 18.6% U.S. Equity Fund
- 16.0% International Equity Fund
- 12.1% U.S. Fixed Income Funds
- 10.8% Canadian Equity Funds
- 7.4% Global Equity Funds
- 5.0% North American Equity Fund
- 3.2% Cash/Receivables /Payables
- 2.6% Commodity Fund
- 2.4% Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

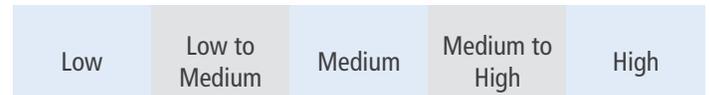
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series T6 units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series T6 of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series T6 units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.4%	December 31, 2023	Your investment would rise to \$1,084
Worst return	-11.0%	June 30, 2022	Your investment would drop to \$890

Average return

The annual compound return of Series T6 of the fund since inception was 3.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,143.

Who is this fund for?

Consider this fund if:

- you want a balanced investment with potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

Series T6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series T6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You have to choose a sales charge option when you buy this series of the fund. Ask about the pros and cons of each option.

No Load. - You pay no sales or redemption charges if you buy, redeem or switch this series of the fund through BMO Investments Inc.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	<ul style="list-style-type: none"> • 0-5% of the amount you invest. 	<ul style="list-style-type: none"> • \$0 to \$50 for every \$1,000 you buy. 	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series T6 expenses of the fund were 1.90% of its value. This equals \$19 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series T6 units of the fund.	1.88%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.90%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Balanced Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95105	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$102.4 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.74%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to generate a balance of income and potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

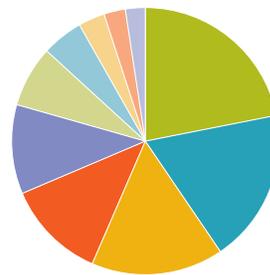
Top 10 investments (June 30, 2024)

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- 3. BMO Sustainable Bond Fund, Series I 12.8%
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- 10. Cash/Receivables /Payables 3.2%

Total percentage of top 10 investments 88.5%

Total number of investments: 15

Investment mix (June 30, 2024)



Portfolio Allocation

- 21.9% Canadian Fixed Income Funds
- 18.6% U.S. Equity Fund
- 16.0% International Equity Fund
- 12.1% U.S. Fixed Income Funds
- 10.8% Canadian Equity Funds
- 7.4% Global Equity Funds
- 5.0% North American Equity Fund
- 3.2% Cash/Receivables /Payables
- 2.6% Commodity Fund
- 2.4% Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

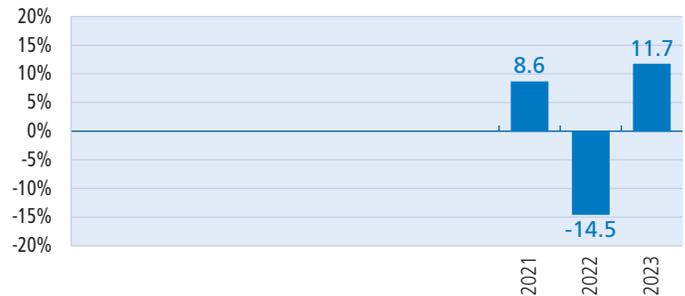
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.8%	December 31, 2023	Your investment would rise to \$1,088
Worst return	-10.7%	June 30, 2022	Your investment would drop to \$893

Average return

The annual compound return of Series F of the fund since inception was 4.7% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,195.

Who is this fund for?

Consider this fund if:

- you want a balanced investment with potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.76% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F units of the fund.	0.74%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.76%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Balanced Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO36106	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$102.4 Million	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	0.77%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to generate a balance of income and potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

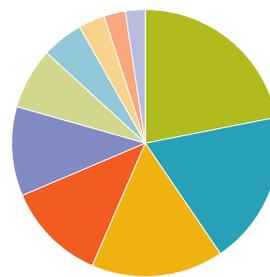
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	18.6%
2. BMO MSCI EAFE ESG Leaders Index ETF	16.0%
3. BMO Sustainable Bond Fund, Series I	12.8%
4. BMO ESG US Corporate Bond Hedged to CAD Index ETF	8.6%
5. BMO Government Bond Index ETF	6.8%
6. BMO Sustainable Opportunities Global Equity Fund, Series I	6.7%
7. BMO MSCI Canada ESG Leaders Index ETF	5.6%
8. BMO Sustainable Opportunities Canadian Equity Fund, Series I	5.2%
9. BMO Women in Leadership Fund, Series I	5.0%
10. Cash/Receivables /Payables	3.2%

Total percentage of top 10 investments 88.5%

Total number of investments: 15

Investment mix (June 30, 2024)



Portfolio Allocation

21.9%	Canadian Fixed Income Funds
18.6%	U.S. Equity Fund
16.0%	International Equity Fund
12.1%	U.S. Fixed Income Funds
10.8%	Canadian Equity Funds
7.4%	Global Equity Funds
5.0%	North American Equity Fund
3.2%	Cash/Receivables /Payables
2.6%	Commodity Fund
2.4%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

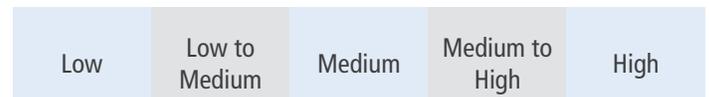
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

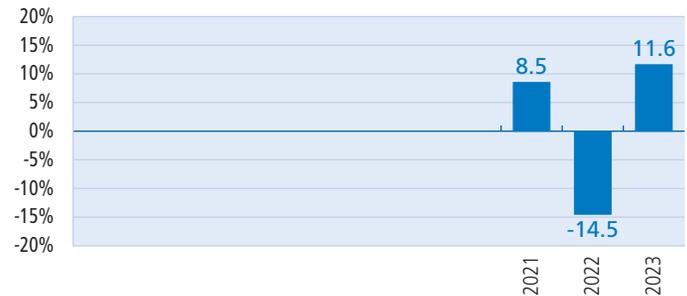
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F6 units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F6 of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F6 units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.7%	December 31, 2023	Your investment would rise to \$1,087
Worst return	-10.7%	June 30, 2022	Your investment would drop to \$893

Average return

The annual compound return of Series F6 of the fund since inception was 4.6% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,191.

Who is this fund for?

Consider this fund if:

- you want a balanced investment with potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

Series F6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F6 units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F6 expenses of the fund were 0.79% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F6 units of the fund.	0.77%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.79%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F6 fees	Series F6 units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F6 units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

BMO Investments Inc.
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Email: clientservices.mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Balanced Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	August 9, 2021	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$102.4 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	1.16%	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to generate a balance of income and potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

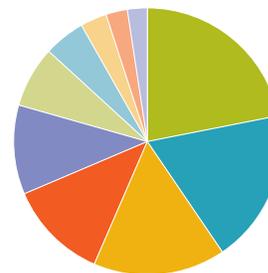
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	18.6%
2. BMO MSCI EAFE ESG Leaders Index ETF	16.0%
3. BMO Sustainable Bond Fund, Series I	12.8%
4. BMO ESG US Corporate Bond Hedged to CAD Index ETF	8.6%
5. BMO Government Bond Index ETF	6.8%
6. BMO Sustainable Opportunities Global Equity Fund, Series I	6.7%
7. BMO MSCI Canada ESG Leaders Index ETF	5.6%
8. BMO Sustainable Opportunities Canadian Equity Fund, Series I	5.2%
9. BMO Women in Leadership Fund, Series I	5.0%
10. Cash/Receivables /Payables	3.2%

Total percentage of top 10 investments 88.5%

Total number of investments: 15

Investment mix (June 30, 2024)



Portfolio Allocation

21.9%	Canadian Fixed Income Funds
18.6%	U.S. Equity Fund
16.0%	International Equity Fund
12.1%	U.S. Fixed Income Funds
10.8%	Canadian Equity Funds
7.4%	Global Equity Funds
5.0%	North American Equity Fund
3.2%	Cash/Receivables /Payables
2.6%	Commodity Fund
2.4%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

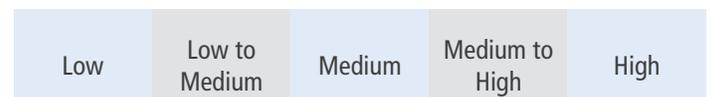
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

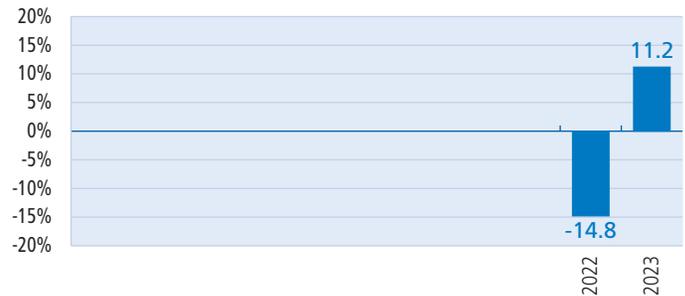
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series G units of the fund have performed over the past 2 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series G of the fund has performed in each of the past 2 years. The series dropped in value in 1 of the 2 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series G units of the fund in a 3-month period over the past 2 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.6%	December 31, 2023	Your investment would rise to \$1,086
Worst return	-10.8%	June 30, 2022	Your investment would drop to \$892

Average return

The annual compound return of Series G of the fund since inception was 1.8% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,055.

Who is this fund for?

Consider this fund if:

- you want a balanced investment with potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series G units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series G units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series G expenses of the fund were 1.18% of its value. This equals \$12 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series G units of the fund.	1.16%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.18%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.35% of the value of your investment each year. This equals \$3.50 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	September 14, 2020	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$102.4 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to generate a balance of income and potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

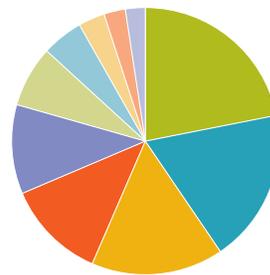
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10. Cash/Receivables /Payables	3.2%

Total percentage of top 10 investments 88.5%

Total number of investments: 15

Investment mix (June 30, 2024)



Portfolio Allocation

21.9%	Canadian Fixed Income Funds
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How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

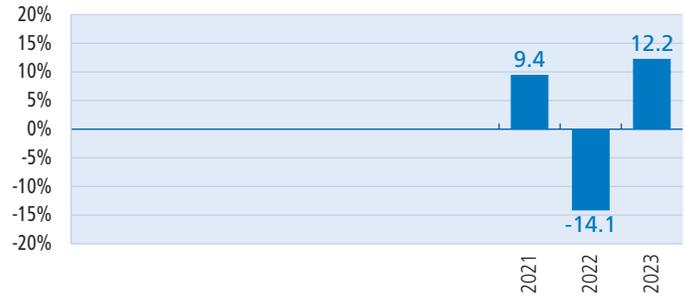
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.8%	December 31, 2023	Your investment would rise to \$1,088
Worst return	-10.6%	June 30, 2022	Your investment would drop to \$894

Average return

The annual compound return of Series I of the fund since inception was 5.3% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,222.

Who is this fund for?

Consider this fund if:

- you want a balanced investment with potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.02% of its value. This equals \$0 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses. This series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.02%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 1.60%, the management fee payable in respect of Advisor Series units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Conservative Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70103	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$25.0 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	1.95%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide moderate potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

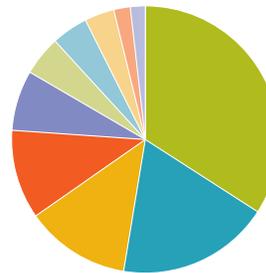
Top 10 investments (June 30, 2024)

1. BMO Sustainable Bond Fund, Series I	20.2%
2. BMO ESG US Corporate Bond Hedged to CAD Index ETF	13.3%
3. BMO MSCI USA ESG Leaders Index ETF	12.7%
4. BMO MSCI EAFE ESG Leaders Index ETF	10.8%
5. BMO Government Bond Index ETF	10.8%
6. BMO Sustainable Opportunities Global Equity Fund, Series I	4.8%
7. Cash/Receivables /Payables	4.4%
8. BMO ESG High Yield US Corporate Bond Index ETF	4.2%
9. BMO MSCI Canada ESG Leaders Index ETF	3.9%
10. BMO Women in Leadership Fund, Series I	3.6%

Total percentage of top 10 investments 88.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

34.1%	Canadian Fixed Income Funds
18.5%	U.S. Fixed Income Funds
12.7%	U.S. Equity Fund
10.8%	International Equity Fund
7.3%	Canadian Equity Funds
4.8%	Global Equity Fund
4.4%	Cash/Receivables /Payables
3.6%	North American Equity Fund
2.0%	Commodity Fund
1.8%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

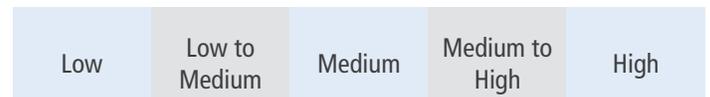
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

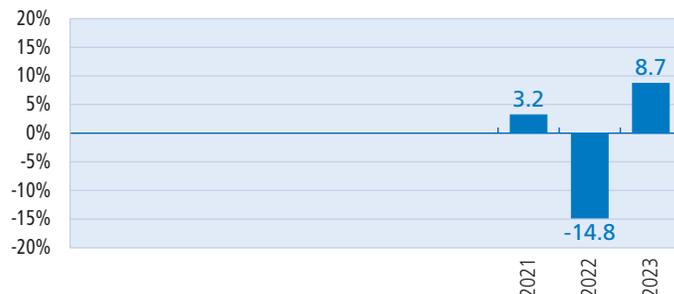
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.1%	December 31, 2023	Your investment would rise to \$1,081
Worst return	-9.4%	June 30, 2022	Your investment would drop to \$906

Average return

The annual compound return of Series A of the fund since inception was 1.1% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,043.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 1.97% of its value. This equals \$20 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series A units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.95%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.97%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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 Email: mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Conservative Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Table with 2 columns: Fact and Value. Rows include Fund code(s), Date series started, Total value of fund on June 30, 2024, Management expense ratio (MER), Fund manager, Portfolio manager(s), Distributions, and Minimum investment.

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide moderate potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

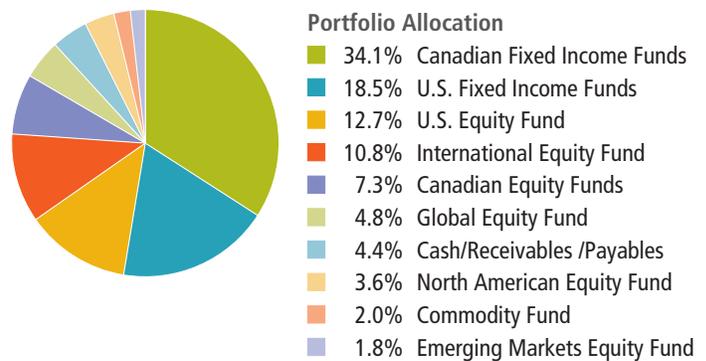
Top 10 investments (June 30, 2024)

Table with 2 columns: Investment Name and Percentage. Lists top 10 investments such as BMO Sustainable Bond Fund, Series I (20.2%) and BMO ESG US Corporate Bond Hedged to CAD Index ETF (13.3%).

Total percentage of top 10 investments 88.7%

Total number of investments: 14

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

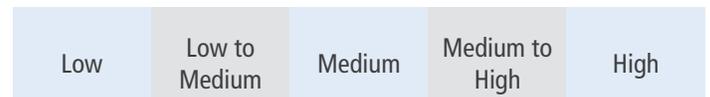
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Advisor Series units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Advisor Series of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Advisor Series units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.1%	December 31, 2023	Your investment would rise to \$1,081
Worst return	-9.5%	June 30, 2022	Your investment would drop to \$905

Average return

The annual compound return of Advisor Series of the fund since inception was 1.1% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,043.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Advisor Series units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

The following describes the sales charge option for this series.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	• 0-5% of the amount you invest.	• \$0 to \$50 for every \$1,000 you buy.	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Advisor Series expenses of the fund were 2.00% of its value. This equals \$20 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Advisor Series units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.98%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	2.00%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Conservative Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70104	Fund manager:	BMO Investments Inc.
	FE: BMO99104	Portfolio manager(s):	BMO Asset Management Inc.
Date series started:	September 14, 2020	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Total value of fund on June 30, 2024:	\$25.0 Million	Minimum investment:	\$500 initial, \$50 additional
Management expense ratio (MER):	1.97%		

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide moderate potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

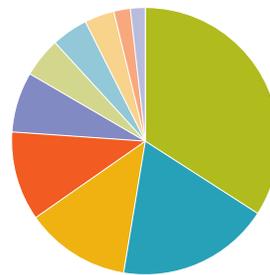
Top 10 investments (June 30, 2024)

1. BMO Sustainable Bond Fund, Series I	20.2%
2. BMO ESG US Corporate Bond Hedged to CAD Index ETF	13.3%
3. BMO MSCI USA ESG Leaders Index ETF	12.7%
4. BMO MSCI EAFE ESG Leaders Index ETF	10.8%
5. BMO Government Bond Index ETF	10.8%
6. BMO Sustainable Opportunities Global Equity Fund, Series I	4.8%
7. Cash/Receivables /Payables	4.4%
8. BMO ESG High Yield US Corporate Bond Index ETF	4.2%
9. BMO MSCI Canada ESG Leaders Index ETF	3.9%
10. BMO Women in Leadership Fund, Series I	3.6%

Total percentage of top 10 investments 88.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

34.1%	Canadian Fixed Income Funds
18.5%	U.S. Fixed Income Funds
12.7%	U.S. Equity Fund
10.8%	International Equity Fund
7.3%	Canadian Equity Funds
4.8%	Global Equity Fund
4.4%	Cash/Receivables /Payables
3.6%	North American Equity Fund
2.0%	Commodity Fund
1.8%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

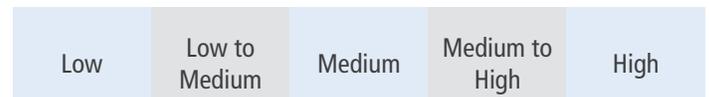
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series T6 units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series T6 of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series T6 units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.1%	December 31, 2023	Your investment would rise to \$1,081
Worst return	-9.4%	June 30, 2022	Your investment would drop to \$906

Average return

The annual compound return of Series T6 of the fund since inception was 1.2% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,047.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

Series T6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series T6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You have to choose a sales charge option when you buy this series of the fund. Ask about the pros and cons of each option.

No Load. - You pay no sales or redemption charges if you buy, redeem or switch this series of the fund through BMO Investments Inc.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	• 0-5% of the amount you invest.	• \$0 to \$50 for every \$1,000 you buy.	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series T6 expenses of the fund were 1.99% of its value. This equals \$20 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series T6 units of the fund.	1.97%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.99%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

BMO Investments Inc.
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100 King Street West, 43rd Floor
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M5X 1A1

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Email: clientservices.mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Conservative Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95103	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$25.0 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.85%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide moderate potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

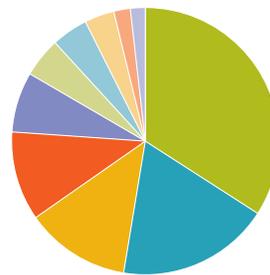
Top 10 investments (June 30, 2024)

1. BMO Sustainable Bond Fund, Series I	20.2%
2. BMO ESG US Corporate Bond Hedged to CAD Index ETF	13.3%
3. BMO MSCI USA ESG Leaders Index ETF	12.7%
4. BMO MSCI EAFE ESG Leaders Index ETF	10.8%
5. BMO Government Bond Index ETF	10.8%
6. BMO Sustainable Opportunities Global Equity Fund, Series I	4.8%
7. Cash/Receivables /Payables	4.4%
8. BMO ESG High Yield US Corporate Bond Index ETF	4.2%
9. BMO MSCI Canada ESG Leaders Index ETF	3.9%
10. BMO Women in Leadership Fund, Series I	3.6%

Total percentage of top 10 investments 88.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

34.1%	Canadian Fixed Income Funds
18.5%	U.S. Fixed Income Funds
12.7%	U.S. Equity Fund
10.8%	International Equity Fund
7.3%	Canadian Equity Funds
4.8%	Global Equity Fund
4.4%	Cash/Receivables /Payables
3.6%	North American Equity Fund
2.0%	Commodity Fund
1.8%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

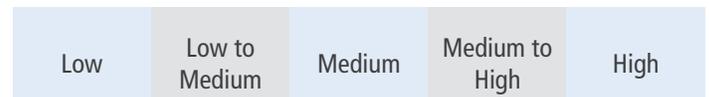
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.4%	December 31, 2023	Your investment would rise to \$1,084
Worst return	-9.2%	June 30, 2022	Your investment would drop to \$908

Average return

The annual compound return of Series F of the fund since inception was 2.3% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,092.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.87% of its value. This equals \$9 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.85%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.87%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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 100 King Street West, 43rd Floor
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 Email: clientservices.mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Conservative Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO36104	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$25.0 Million	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	0.85%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide moderate potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

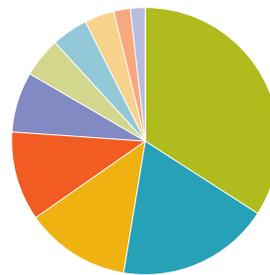
Top 10 investments (June 30, 2024)

1. BMO Sustainable Bond Fund, Series I	20.2%
2. BMO ESG US Corporate Bond Hedged to CAD Index ETF	13.3%
3. BMO MSCI USA ESG Leaders Index ETF	12.7%
4. BMO MSCI EAFE ESG Leaders Index ETF	10.8%
5. BMO Government Bond Index ETF	10.8%
6. BMO Sustainable Opportunities Global Equity Fund, Series I	4.8%
7. Cash/Receivables /Payables	4.4%
8. BMO ESG High Yield US Corporate Bond Index ETF	4.2%
9. BMO MSCI Canada ESG Leaders Index ETF	3.9%
10. BMO Women in Leadership Fund, Series I	3.6%

Total percentage of top 10 investments 88.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

34.1%	Canadian Fixed Income Funds
18.5%	U.S. Fixed Income Funds
12.7%	U.S. Equity Fund
10.8%	International Equity Fund
7.3%	Canadian Equity Funds
4.8%	Global Equity Fund
4.4%	Cash/Receivables /Payables
3.6%	North American Equity Fund
2.0%	Commodity Fund
1.8%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

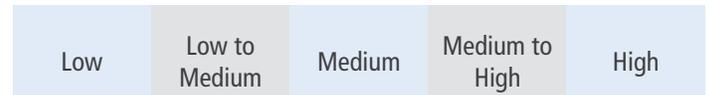
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F6 units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F6 of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F6 units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.3%	December 31, 2023	Your investment would rise to \$1,083
Worst return	-9.2%	June 30, 2022	Your investment would drop to \$908

Average return

The annual compound return of Series F6 of the fund since inception was 2.2% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,088.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

Series F6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F6 units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F6 expenses of the fund were 0.87% of its value. This equals \$9 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F6 units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.85%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.87%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F6 fees	Series F6 units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F6 units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

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For more information

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Conservative Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	August 9, 2021	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$25.0 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	1.24%	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide moderate potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

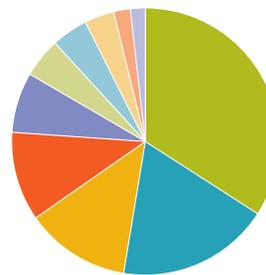
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Total percentage of top 10 investments 88.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

34.1%	Canadian Fixed Income Funds
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12.7%	U.S. Equity Fund
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How risky is it?

The value of the fund can go down as well as up. You could lose money.

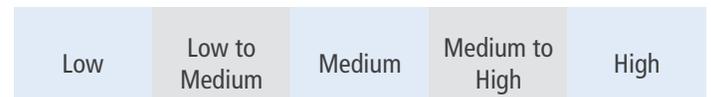
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In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

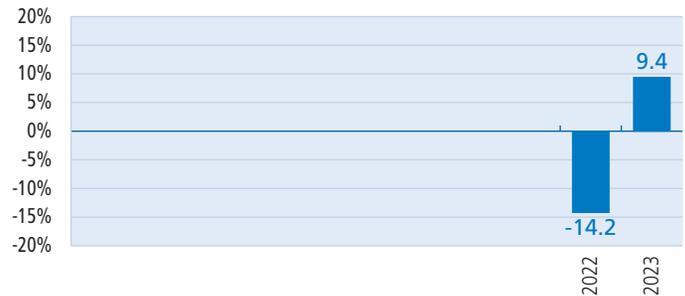
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series G units of the fund have performed over the past 2 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series G of the fund has performed in each of the past 2 years. The series dropped in value in 1 of the 2 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series G units of the fund in a 3-month period over the past 2 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.3%	December 31, 2023	Your investment would rise to \$1,083
Worst return	-9.3%	June 30, 2022	Your investment would drop to \$907

Average return

The annual compound return of Series G of the fund since inception was 0.4% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,012.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series G units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series G units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series G expenses of the fund were 1.26% of its value. This equals \$13 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series G units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.24%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.26%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.35% of the value of your investment each year. This equals \$3.50 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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 M5X 1A1

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 Email: mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Conservative Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	September 14, 2020	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$25.0 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide moderate potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

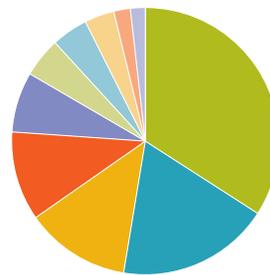
Top 10 investments (June 30, 2024)

1. BMO Sustainable Bond Fund, Series I	20.2%
2. BMO ESG US Corporate Bond Hedged to CAD Index ETF	13.3%
3. BMO MSCI USA ESG Leaders Index ETF	12.7%
4. BMO MSCI EAFE ESG Leaders Index ETF	10.8%
5. BMO Government Bond Index ETF	10.8%
6. BMO Sustainable Opportunities Global Equity Fund, Series I	4.8%
7. Cash/Receivables /Payables	4.4%
8. BMO ESG High Yield US Corporate Bond Index ETF	4.2%
9. BMO MSCI Canada ESG Leaders Index ETF	3.9%
10. BMO Women in Leadership Fund, Series I	3.6%

Total percentage of top 10 investments 88.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

34.1%	Canadian Fixed Income Funds
18.5%	U.S. Fixed Income Funds
12.7%	U.S. Equity Fund
10.8%	International Equity Fund
7.3%	Canadian Equity Funds
4.8%	Global Equity Fund
4.4%	Cash/Receivables /Payables
3.6%	North American Equity Fund
2.0%	Commodity Fund
1.8%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

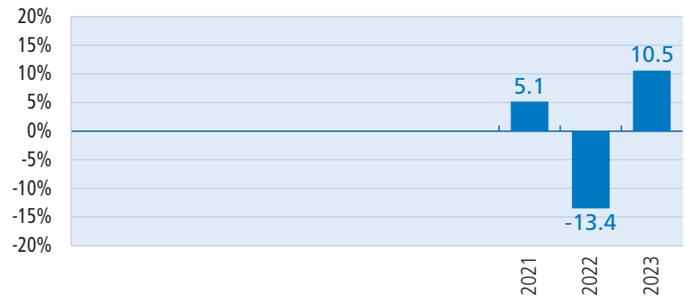
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.5%	December 31, 2023	Your investment would rise to \$1,085
Worst return	-9.1%	June 30, 2022	Your investment would drop to \$909

Average return

The annual compound return of Series I of the fund since inception was 2.9% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,117.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for some capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.02% of its value. This equals \$0 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses. This series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.02%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 1.60%, the management fee payable in respect of Advisor Series units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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This document contains key information you should know about BMO Sustainable Equity Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory. Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70337	Fund manager:	BMO Investments Inc.
Date series started:	June 16, 2023	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$1 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	2.03%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equity securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

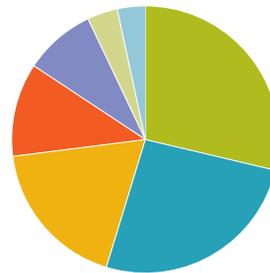
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	28.9%
2. BMO MSCI EAFE ESG Leaders Index ETF	26.2%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	10.3%
4. BMO MSCI Canada ESG Leaders Index ETF	9.6%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	8.8%
6. BMO Women in Leadership Fund, Series I	8.7%
7. iShares ESG MSCI EM Leaders ETF	3.7%
8. The Royal Mint Physical Gold ETC Securities	3.4%
9. BMO Brookfield Global Renewables Infrastructure Fund, Series I	1.1%
10. Cash/Receivables /Payables	-0.7%

Total percentage of top 10 investments 100.0%

Total number of investments: 9

Investment mix (June 30, 2024)



Portfolio Allocation

28.9%	U.S. Equity Fund
26.2%	International Equity Fund
18.4%	Canadian Equity Funds
11.4%	Global Equity Funds
8.7%	North American Equity Fund
3.7%	Emerging Markets Equity Fund
3.4%	Commodity Fund
-0.7%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

The year-by-year returns are not available for Series A as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Best and worst 3-month returns

The best and worst 3-month returns are not available for Series A as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Average return

The annual compound return of Series A of the fund since inception was 18.1% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,206.

Who is this fund for?

Consider this fund if:

- you want an equity growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 2.08% of its value. This equals \$21 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series A units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	2.03%
Trading expense ratio (TER) These are the fund's trading costs.	0.05%
Fund expenses	2.08%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Manager: BMO Investments Inc.

This document contains key information you should know about BMO Sustainable Equity Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	FE: BMO99337	Fund manager:	BMO Investments Inc.
Date series started:	June 16, 2023	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$1 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	1.90%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equity securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

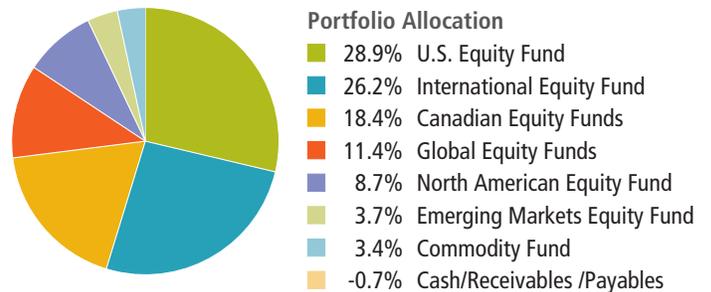
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	28.9%
2. BMO MSCI EAFE ESG Leaders Index ETF	26.2%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	10.3%
4. BMO MSCI Canada ESG Leaders Index ETF	9.6%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	8.8%
6. BMO Women in Leadership Fund, Series I	8.7%
7. iShares ESG MSCI EM Leaders ETF	3.7%
8. The Royal Mint Physical Gold ETC Securities	3.4%
9. BMO Brookfield Global Renewables Infrastructure Fund, Series I	1.1%
10. Cash/Receivables /Payables	-0.7%

Total percentage of top 10 investments 100.0%

Total number of investments: 9

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Advisor Series units of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

The year-by-year returns are not available for Advisor Series as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Best and worst 3-month returns

The best and worst 3-month returns are not available for Advisor Series as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Average return

The annual compound return of Advisor Series of the fund since inception was 18.2% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,207.

Who is this fund for?

Consider this fund if:

- you want an equity growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Advisor Series units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

The following describes the sales charge option for this series.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	<ul style="list-style-type: none"> • 0-5% of the amount you invest. 	<ul style="list-style-type: none"> • \$0 to \$50 for every \$1,000 you buy. 	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Advisor Series expenses of the fund were 1.95% of its value. This equals \$20 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Advisor Series units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.90%
Trading expense ratio (TER) These are the fund's trading costs.	0.05%
Fund expenses	1.95%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

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For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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This document contains key information you should know about BMO Sustainable Equity Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	FE: BMO34337	Fund manager:	BMO Investments Inc.
Date series started:	June 16, 2023	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$1 Million	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	2.03%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equity securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

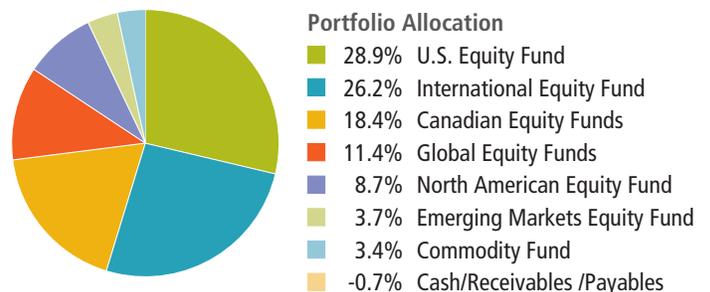
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	28.9%
2. BMO MSCI EAFE ESG Leaders Index ETF	26.2%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	10.3%
4. BMO MSCI Canada ESG Leaders Index ETF	9.6%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	8.8%
6. BMO Women in Leadership Fund, Series I	8.7%
7. iShares ESG MSCI EM Leaders ETF	3.7%
8. The Royal Mint Physical Gold ETC Securities	3.4%
9. BMO Brookfield Global Renewables Infrastructure Fund, Series I	1.1%
10. Cash/Receivables /Payables	-0.7%

Total percentage of top 10 investments 100.0%

Total number of investments: 9

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

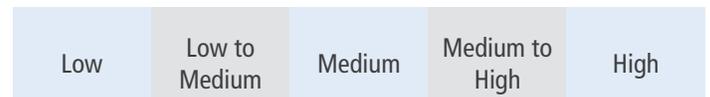
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series T6 units of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

The year-by-year returns are not available for Series T6 as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Best and worst 3-month returns

The best and worst 3-month returns are not available for Series T6 as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Average return

The annual compound return of Series T6 of the fund since inception was 18.1% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,206.

Who is this fund for?

Consider this fund if:

- you want an equity growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

Series T6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series T6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You have to choose a sales charge option when you buy this series of the fund. Ask about the pros and cons of each option.

No Load. - You pay no sales or redemption charges if you buy, redeem or switch this series of the fund through BMO Investments Inc.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	<ul style="list-style-type: none"> • 0-5% of the amount you invest. 	<ul style="list-style-type: none"> • \$0 to \$50 for every \$1,000 you buy. 	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series T6 expenses of the fund were 2.08% of its value. This equals \$21 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series T6 units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	2.03%
Trading expense ratio (TER) These are the fund's trading costs.	0.05%
Fund expenses	2.08%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

BMO Investments Inc.
 First Canadian Place
 100 King Street West, 43rd Floor
 Toronto, Ontario
 M5X 1A1

Toll Free 1-800-668-7327
www.bmo.com/gam/ca
 Email: clientservices.mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Equity Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95337	Fund manager:	BMO Investments Inc.
Date series started:	June 16, 2023	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$1 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.90%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equity securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

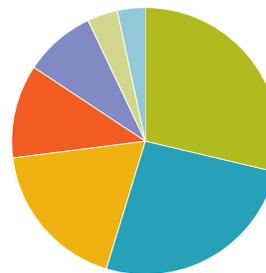
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	28.9%
2. BMO MSCI EAFE ESG Leaders Index ETF	26.2%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	10.3%
4. BMO MSCI Canada ESG Leaders Index ETF	9.6%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	8.8%
6. BMO Women in Leadership Fund, Series I	8.7%
7. iShares ESG MSCI EM Leaders ETF	3.7%
8. The Royal Mint Physical Gold ETC Securities	3.4%
9. BMO Brookfield Global Renewables Infrastructure Fund, Series I	1.1%
10. Cash/Receivables /Payables	-0.7%

Total percentage of top 10 investments 100.0%

Total number of investments: 9

Investment mix (June 30, 2024)



Portfolio Allocation

28.9%	U.S. Equity Fund
26.2%	International Equity Fund
18.4%	Canadian Equity Funds
11.4%	Global Equity Funds
8.7%	North American Equity Fund
3.7%	Emerging Markets Equity Fund
3.4%	Commodity Fund
-0.7%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

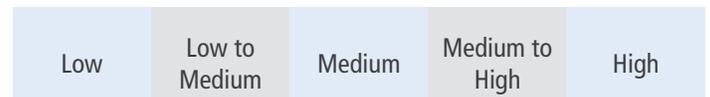
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

The year-by-year returns are not available for Series F as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Best and worst 3-month returns

The best and worst 3-month returns are not available for Series F as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Average return

The annual compound return of Series F of the fund since inception was 19.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,222.

Who is this fund for?

Consider this fund if:

- you want an equity growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.95% of its value. This equals \$10 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.90%
Trading expense ratio (TER) These are the fund's trading costs.	0.05%
Fund expenses	0.95%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

BMO Investments Inc.
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Email: clientservices.mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Equity Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO36337	Fund manager:	BMO Investments Inc.
Date series started:	June 16, 2023	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$1 Million	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	0.90%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equity securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

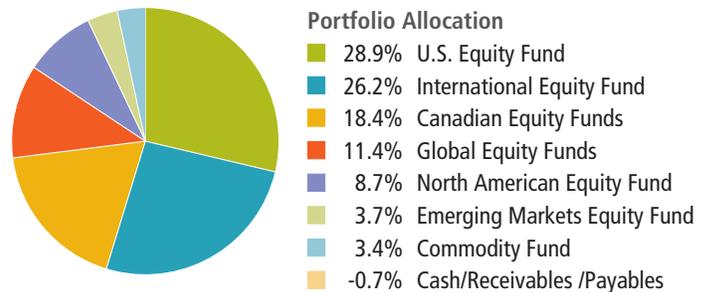
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	28.9%
2. BMO MSCI EAFE ESG Leaders Index ETF	26.2%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	10.3%
4. BMO MSCI Canada ESG Leaders Index ETF	9.6%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	8.8%
6. BMO Women in Leadership Fund, Series I	8.7%
7. iShares ESG MSCI EM Leaders ETF	3.7%
8. The Royal Mint Physical Gold ETC Securities	3.4%
9. BMO Brookfield Global Renewables Infrastructure Fund, Series I	1.1%
10. Cash/Receivables /Payables	-0.7%

Total percentage of top 10 investments 100.0%

Total number of investments: 9

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

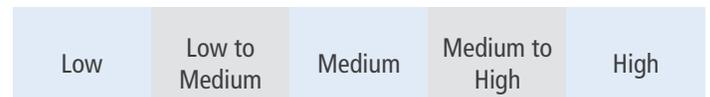
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F6 units of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

The year-by-year returns are not available for Series F6 as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Best and worst 3-month returns

The best and worst 3-month returns are not available for Series F6 as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Average return

The annual compound return of Series F6 of the fund since inception was 19.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,222.

Who is this fund for?

Consider this fund if:

- you want an equity growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

Series F6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F6 units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F6 expenses of the fund were 0.95% of its value. This equals \$10 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F6 units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.90%
Trading expense ratio (TER) These are the fund's trading costs.	0.05%
Fund expenses	0.95%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F6 fees	Series F6 units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F6 units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
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In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Equity Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory. Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	June 16, 2023	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$1 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	1.30%	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equity securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

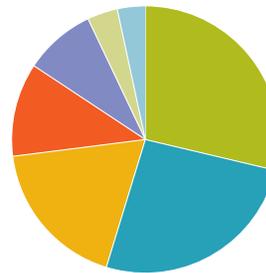
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	28.9%
2. BMO MSCI EAFE ESG Leaders Index ETF	26.2%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	10.3%
4. BMO MSCI Canada ESG Leaders Index ETF	9.6%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	8.8%
6. BMO Women in Leadership Fund, Series I	8.7%
7. iShares ESG MSCI EM Leaders ETF	3.7%
8. The Royal Mint Physical Gold ETC Securities	3.4%
9. BMO Brookfield Global Renewables Infrastructure Fund, Series I	1.1%
10. Cash/Receivables /Payables	-0.7%

Total percentage of top 10 investments 100.0%

Total number of investments: 9

Investment mix (June 30, 2024)



Portfolio Allocation

28.9%	U.S. Equity Fund
26.2%	International Equity Fund
18.4%	Canadian Equity Funds
11.4%	Global Equity Funds
8.7%	North American Equity Fund
3.7%	Emerging Markets Equity Fund
3.4%	Commodity Fund
-0.7%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series G units of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

The year-by-year returns are not available for Series G as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Best and worst 3-month returns

The best and worst 3-month returns are not available for Series G as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Average return

The annual compound return of Series G of the fund since inception was 19.0% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,216.

Who is this fund for?

Consider this fund if:

- you want an equity growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series G units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series G units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series G expenses of the fund were 1.35% of its value. This equals \$14 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series G units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.30%
Trading expense ratio (TER) These are the fund's trading costs.	0.05%
Fund expenses	1.35%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.35% of the value of your investment each year. This equals \$3.50 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Equity Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	June 16, 2023	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$1 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equity securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

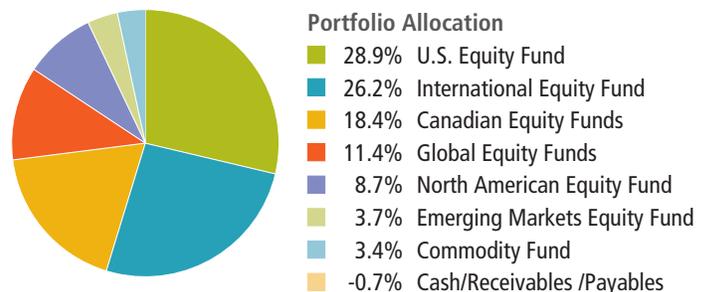
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	28.9%
2. BMO MSCI EAFE ESG Leaders Index ETF	26.2%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	10.3%
4. BMO MSCI Canada ESG Leaders Index ETF	9.6%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	8.8%
6. BMO Women in Leadership Fund, Series I	8.7%
7. iShares ESG MSCI EM Leaders ETF	3.7%
8. The Royal Mint Physical Gold ETC Securities	3.4%
9. BMO Brookfield Global Renewables Infrastructure Fund, Series I	1.1%
10. Cash/Receivables /Payables	-0.7%

Total percentage of top 10 investments 100.0%

Total number of investments: 9

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

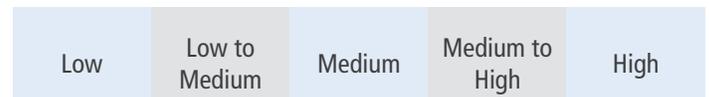
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

The year-by-year returns are not available for Series I as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Best and worst 3-month returns

The best and worst 3-month returns are not available for Series I as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Average return

The annual compound return of Series I of the fund since inception was 20.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,234.

Who is this fund for?

Consider this fund if:

- you want an equity growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.05% of its value. This equals \$1 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) Certain operating expenses were charged for this series of the fund but were absorbed by BMO Investments Inc. because this series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.05%
Fund expenses	0.05%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 1.60%, the management fee payable in respect of Advisor Series units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70107	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$61.0 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	1.89%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

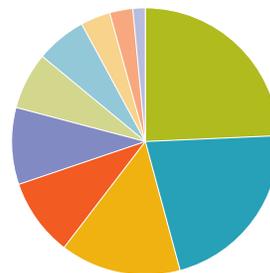
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	24.3%
2. BMO MSCI EAFE ESG Leaders Index ETF	21.5%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	8.6%
4. BMO MSCI Canada ESG Leaders Index ETF	7.5%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	7.1%
6. BMO Women in Leadership Fund, Series I	6.9%
7. BMO Sustainable Bond Fund, Series I	5.8%
8. BMO ESG US Corporate Bond Hedged to CAD Index ETF	4.4%
9. iShares ESG MSCI EM Leaders ETF	3.6%
10. The Royal Mint Physical Gold ETC Securities	2.8%

Total percentage of top 10 investments 92.5%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

24.3%	U.S. Equity Fund
21.5%	International Equity Fund
14.6%	Canadian Equity Funds
9.4%	Global Equity Funds
9.3%	Canadian Fixed Income Funds
6.9%	North American Equity Fund
6.1%	U.S. Fixed Income Funds
3.6%	Emerging Markets Equity Fund
2.8%	Commodity Fund
1.5%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	9.0%	January 31, 2021	Your investment would rise to \$1,090
Worst return	-12.4%	June 30, 2022	Your investment would drop to \$876

Average return

The annual compound return of Series A of the fund since inception was 6.2% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,263.

Who is this fund for?

Consider this fund if:

- you want a growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 1.91% of its value. This equals \$19 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series A units of the fund.	1.89%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.91%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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This document contains key information you should know about BMO Sustainable Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Table with 2 columns: Key Fact and Value. Rows include Fund code(s), Date series started, Total value of fund on June 30, 2024, Management expense ratio (MER), Fund manager, Portfolio manager(s), Distributions, and Minimum investment.

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

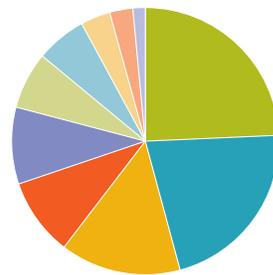
Top 10 investments (June 30, 2024)

Table with 2 columns: Investment Name and Percentage. Lists top 10 investments such as BMO MSCI USA ESG Leaders Index ETF (24.3%) and BMO MSCI EAFE ESG Leaders Index ETF (21.5%).

Total percentage of top 10 investments 92.5%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

Table with 2 columns: Percentage and Investment Category. Lists allocations such as 24.3% U.S. Equity Fund, 21.5% International Equity Fund, and 14.6% Canadian Equity Funds.

How risky is it?

The value of the fund can go down as well as up. You could lose money.

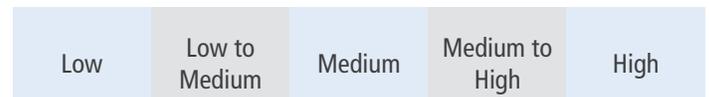
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Advisor Series units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Advisor Series of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Advisor Series units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	9.0%	January 31, 2021	Your investment would rise to \$1,090
Worst return	-12.5%	June 30, 2022	Your investment would drop to \$875

Average return

The annual compound return of Advisor Series of the fund since inception was 6.2% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,263.

Who is this fund for?

Consider this fund if:

- you want a growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Advisor Series units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

The following describes the sales charge option for this series.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	• 0-5% of the amount you invest.	• \$0 to \$50 for every \$1,000 you buy.	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Advisor Series expenses of the fund were 1.92% of its value. This equals \$19 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Advisor Series units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.90%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.92%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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 Email: clientservices.mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70108	Fund manager:	BMO Investments Inc.
	FE: BMO99108	Portfolio manager(s):	BMO Asset Management Inc.
Date series started:	September 14, 2020	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Total value of fund on June 30, 2024:	\$61.0 Million	Minimum investment:	\$500 initial, \$50 additional
Management expense ratio (MER):	1.88%		

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

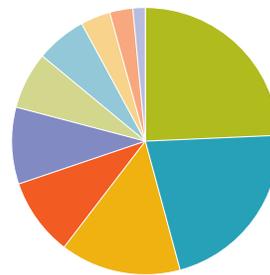
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	24.3%
2. BMO MSCI EAFE ESG Leaders Index ETF	21.5%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	8.6%
4. BMO MSCI Canada ESG Leaders Index ETF	7.5%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	7.1%
6. BMO Women in Leadership Fund, Series I	6.9%
7. BMO Sustainable Bond Fund, Series I	5.8%
8. BMO ESG US Corporate Bond Hedged to CAD Index ETF	4.4%
9. iShares ESG MSCI EM Leaders ETF	3.6%
10. The Royal Mint Physical Gold ETC Securities	2.8%

Total percentage of top 10 investments 92.5%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

24.3%	U.S. Equity Fund
21.5%	International Equity Fund
14.6%	Canadian Equity Funds
9.4%	Global Equity Funds
9.3%	Canadian Fixed Income Funds
6.9%	North American Equity Fund
6.1%	U.S. Fixed Income Funds
3.6%	Emerging Markets Equity Fund
2.8%	Commodity Fund
1.5%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

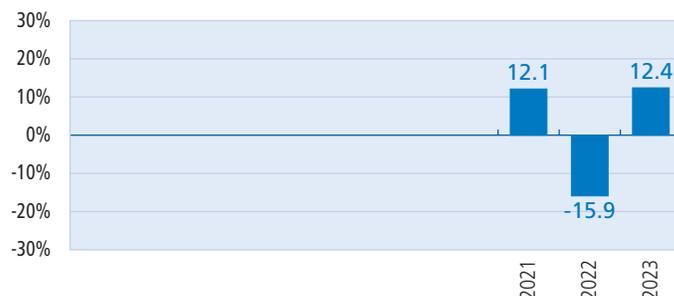
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series T6 units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series T6 of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series T6 units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	9.0%	January 31, 2021	Your investment would rise to \$1,090
Worst return	-12.5%	June 30, 2022	Your investment would drop to \$875

Average return

The annual compound return of Series T6 of the fund since inception was 6.2% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,263.

Who is this fund for?

Consider this fund if:

- you want a growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

Series T6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series T6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You have to choose a sales charge option when you buy this series of the fund. Ask about the pros and cons of each option.

No Load. - You pay no sales or redemption charges if you buy, redeem or switch this series of the fund through BMO Investments Inc.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	• 0-5% of the amount you invest.	• \$0 to \$50 for every \$1,000 you buy.	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series T6 expenses of the fund were 1.90% of its value. This equals \$19 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series T6 units of the fund.	1.88%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.90%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95107	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$61.0 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.77%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

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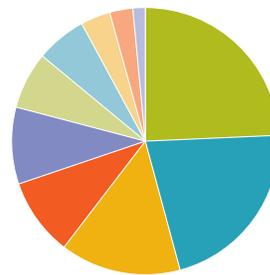
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	24.3%
2. BMO MSCI EAFE ESG Leaders Index ETF	21.5%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	8.6%
4. BMO MSCI Canada ESG Leaders Index ETF	7.5%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	7.1%
6. BMO Women in Leadership Fund, Series I	6.9%
7. BMO Sustainable Bond Fund, Series I	5.8%
8. BMO ESG US Corporate Bond Hedged to CAD Index ETF	4.4%
9. iShares ESG MSCI EM Leaders ETF	3.6%
10. The Royal Mint Physical Gold ETC Securities	2.8%

Total percentage of top 10 investments 92.5%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

24.3%	U.S. Equity Fund
21.5%	International Equity Fund
14.6%	Canadian Equity Funds
9.4%	Global Equity Funds
9.3%	Canadian Fixed Income Funds
6.9%	North American Equity Fund
6.1%	U.S. Fixed Income Funds
3.6%	Emerging Markets Equity Fund
2.8%	Commodity Fund
1.5%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

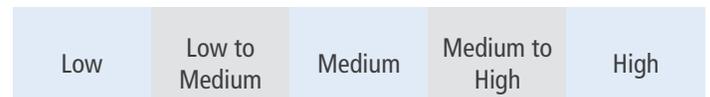
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	9.3%	January 31, 2021	Your investment would rise to \$1,093
Worst return	-12.2%	June 30, 2022	Your investment would drop to \$878

Average return

The annual compound return of Series F of the fund since inception was 7.4% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,319.

Who is this fund for?

Consider this fund if:

- you want a growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.79% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F units of the fund.	0.77%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.79%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Quick facts

Fund code(s):	BMO36108	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$61.0 Million	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Management expense ratio (MER):	0.74%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

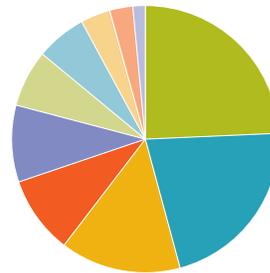
Top 10 investments (June 30, 2024)

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Total percentage of top 10 investments 92.5%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

24.3%	U.S. Equity Fund
21.5%	International Equity Fund
14.6%	Canadian Equity Funds
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3.6%	Emerging Markets Equity Fund
2.8%	Commodity Fund
1.5%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

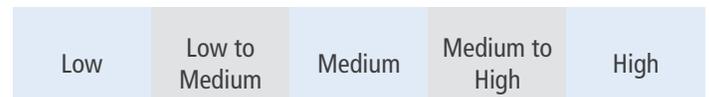
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Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F6 units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F6 of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F6 units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	9.2%	January 31, 2021	Your investment would rise to \$1,092
Worst return	-12.2%	June 30, 2022	Your investment would drop to \$878

Average return

The annual compound return of Series F6 of the fund since inception was 7.4% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,319.

Who is this fund for?

Consider this fund if:

- you want a growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

Series F6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

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Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

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1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F6 units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F6 expenses of the fund were 0.76% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F6 units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.74%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.76%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

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Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
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Quick facts

Date series started:	August 9, 2021	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$61.0 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	1.17%	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

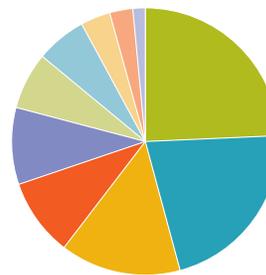
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	24.3%
2. BMO MSCI EAFE ESG Leaders Index ETF	21.5%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	8.6%
4. BMO MSCI Canada ESG Leaders Index ETF	7.5%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	7.1%
6. BMO Women in Leadership Fund, Series I	6.9%
7. BMO Sustainable Bond Fund, Series I	5.8%
8. BMO ESG US Corporate Bond Hedged to CAD Index ETF	4.4%
9. iShares ESG MSCI EM Leaders ETF	3.6%
10. The Royal Mint Physical Gold ETC Securities	2.8%

Total percentage of top 10 investments 92.5%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

24.3%	U.S. Equity Fund
21.5%	International Equity Fund
14.6%	Canadian Equity Funds
9.4%	Global Equity Funds
9.3%	Canadian Fixed Income Funds
6.9%	North American Equity Fund
6.1%	U.S. Fixed Income Funds
3.6%	Emerging Markets Equity Fund
2.8%	Commodity Fund
1.5%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

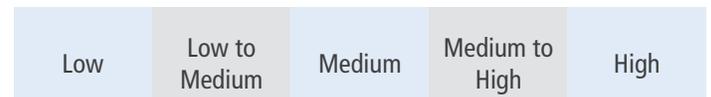
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **low to medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series G units of the fund have performed over the past 2 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series G of the fund has performed in each of the past 2 years. The series dropped in value in 1 of the 2 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series G units of the fund in a 3-month period over the past 2 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	9.1%	December 31, 2023	Your investment would rise to \$1,091
Worst return	-12.3%	June 30, 2022	Your investment would drop to \$877

Average return

The annual compound return of Series G of the fund since inception was 3.3% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,102.

Who is this fund for?

Consider this fund if:

- you want a growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series G units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series G units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series G expenses of the fund were 1.19% of its value. This equals \$12 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series G units of the fund.	1.17%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.19%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.35% of the value of your investment each year. This equals \$3.50 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Growth Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	September 14, 2020	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$61.0 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to provide long term growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

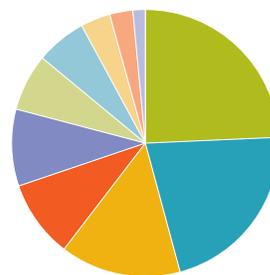
Top 10 investments (June 30, 2024)

1. BMO MSCI USA ESG Leaders Index ETF	24.3%
2. BMO MSCI EAFE ESG Leaders Index ETF	21.5%
3. BMO Sustainable Opportunities Global Equity Fund, Series I	8.6%
4. BMO MSCI Canada ESG Leaders Index ETF	7.5%
5. BMO Sustainable Opportunities Canadian Equity Fund, Series I	7.1%
6. BMO Women in Leadership Fund, Series I	6.9%
7. BMO Sustainable Bond Fund, Series I	5.8%
8. BMO ESG US Corporate Bond Hedged to CAD Index ETF	4.4%
9. iShares ESG MSCI EM Leaders ETF	3.6%
10. The Royal Mint Physical Gold ETC Securities	2.8%

Total percentage of top 10 investments 92.5%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

24.3%	U.S. Equity Fund
21.5%	International Equity Fund
14.6%	Canadian Equity Funds
9.4%	Global Equity Funds
9.3%	Canadian Fixed Income Funds
6.9%	North American Equity Fund
6.1%	U.S. Fixed Income Funds
3.6%	Emerging Markets Equity Fund
2.8%	Commodity Fund
1.5%	Cash/Receivables /Payables

How risky is it?

The value of the fund can go down as well as up. You could lose money.

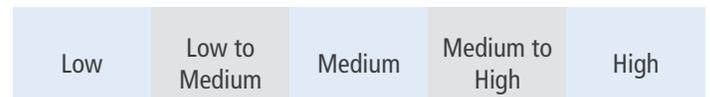
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	9.5%	January 31, 2021	Your investment would rise to \$1,095
Worst return	-12.1%	June 30, 2022	Your investment would drop to \$879

Average return

The annual compound return of Series I of the fund since inception was 8.0% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,348.

Who is this fund for?

Consider this fund if:

- you want a growth oriented investment with the potential for capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.02% of its value. This equals \$0 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses. This series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.02%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 1.60%, the management fee payable in respect of Advisor Series units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Income Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70101	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$3.9 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	1.98%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide some potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

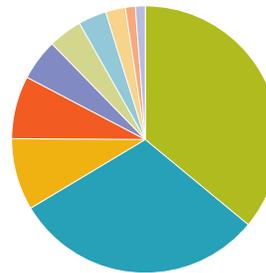
Top 10 investments (June 30, 2024)

1. BMO Sustainable Bond Fund, Series I	25.1%
2. BMO ESG US Corporate Bond Hedged to CAD Index ETF	22.3%
3. BMO MSCI USA ESG Leaders Index ETF	8.7%
4. BMO MSCI EAFE ESG Leaders Index ETF	7.6%
5. BMO Government Bond Index ETF	7.3%
6. BMO ESG High Yield US Corporate Bond Index ETF	7.0%
7. Cash/Receivables /Payables	4.1%
8. BMO ESG Corporate Bond Index ETF	3.6%
9. BMO Sustainable Opportunities Global Equity Fund, Series I	3.4%
10. BMO MSCI Canada ESG Leaders Index ETF	2.6%

Total percentage of top 10 investments 91.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

36.0%	Canadian Fixed Income Funds
30.4%	U.S. Fixed Income Funds
8.7%	U.S. Equity Fund
7.6%	International Equity Fund
5.0%	Canadian Equity Funds
4.1%	Cash/Receivables /Payables
3.4%	Global Equity Fund
2.4%	North American Equity Fund
1.2%	Commodity Fund
1.2%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

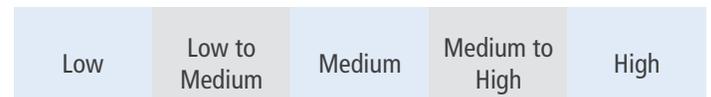
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

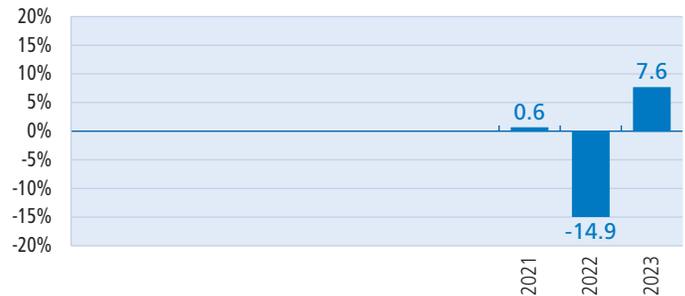
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	7.7%	December 31, 2023	Your investment would rise to \$1,077
Worst return	-8.5%	June 30, 2022	Your investment would drop to \$915

Average return

The annual compound return of Series A of the fund since inception was -0.6% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$977.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for limited capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 2.00% of its value. This equals \$20 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series A units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.98%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	2.00%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Income Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	FE: BMO99101	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$3.9 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	1.98%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide some potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

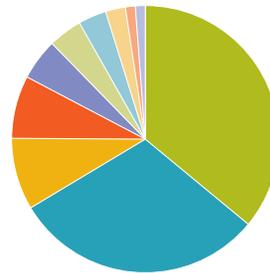
Top 10 investments (June 30, 2024)

1. BMO Sustainable Bond Fund, Series I	25.1%
2. BMO ESG US Corporate Bond Hedged to CAD Index ETF	22.3%
3. BMO MSCI USA ESG Leaders Index ETF	8.7%
4. BMO MSCI EAFE ESG Leaders Index ETF	7.6%
5. BMO Government Bond Index ETF	7.3%
6. BMO ESG High Yield US Corporate Bond Index ETF	7.0%
7. Cash/Receivables /Payables	4.1%
8. BMO ESG Corporate Bond Index ETF	3.6%
9. BMO Sustainable Opportunities Global Equity Fund, Series I	3.4%
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Total percentage of top 10 investments 91.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

36.0%	Canadian Fixed Income Funds
30.4%	U.S. Fixed Income Funds
8.7%	U.S. Equity Fund
7.6%	International Equity Fund
5.0%	Canadian Equity Funds
4.1%	Cash/Receivables /Payables
3.4%	Global Equity Fund
2.4%	North American Equity Fund
1.2%	Commodity Fund
1.2%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

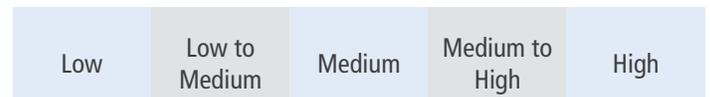
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Advisor Series units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Advisor Series of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Advisor Series units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	7.7%	December 31, 2023	Your investment would rise to \$1,077
Worst return	-8.5%	June 30, 2022	Your investment would drop to \$915

Average return

The annual compound return of Advisor Series of the fund since inception was -0.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$981.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for limited capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Advisor Series units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

The following describes the sales charge option for this series.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	• 0-5% of the amount you invest.	• \$0 to \$50 for every \$1,000 you buy.	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Advisor Series expenses of the fund were 2.00% of its value. This equals \$20 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Advisor Series units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.98%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	2.00%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Income Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70102	Fund manager:	BMO Investments Inc.
	FE: BMO99102	Portfolio manager(s):	BMO Asset Management Inc.
Date series started:	September 14, 2020	Distributions:	Monthly (any net income and/or return of capital) and in December (any net capital gains)
Total value of fund on June 30, 2024:	\$3.9 Million	Minimum investment:	\$500 initial, \$50 additional
Management expense ratio (MER):	1.98%		

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide some potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

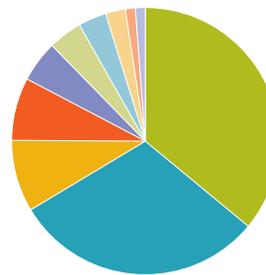
Top 10 investments (June 30, 2024)

1. BMO Sustainable Bond Fund, Series I	25.1%
2. BMO ESG US Corporate Bond Hedged to CAD Index ETF	22.3%
3. BMO MSCI USA ESG Leaders Index ETF	8.7%
4. BMO MSCI EAFE ESG Leaders Index ETF	7.6%
5. BMO Government Bond Index ETF	7.3%
6. BMO ESG High Yield US Corporate Bond Index ETF	7.0%
7. Cash/Receivables /Payables	4.1%
8. BMO ESG Corporate Bond Index ETF	3.6%
9. BMO Sustainable Opportunities Global Equity Fund, Series I	3.4%
10. BMO MSCI Canada ESG Leaders Index ETF	2.6%

Total percentage of top 10 investments 91.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

36.0%	Canadian Fixed Income Funds
30.4%	U.S. Fixed Income Funds
8.7%	U.S. Equity Fund
7.6%	International Equity Fund
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4.1%	Cash/Receivables /Payables
3.4%	Global Equity Fund
2.4%	North American Equity Fund
1.2%	Commodity Fund
1.2%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

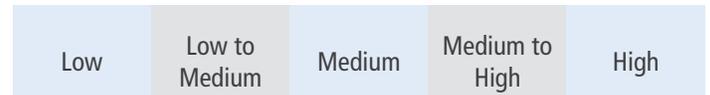
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series T6 units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series T6 of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series T6 units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	7.7%	December 31, 2023	Your investment would rise to \$1,077
Worst return	-8.5%	June 30, 2022	Your investment would drop to \$915

Average return

The annual compound return of Series T6 of the fund since inception was -0.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$981.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for limited capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

Series T6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series T6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You have to choose a sales charge option when you buy this series of the fund. Ask about the pros and cons of each option.

No Load. - You pay no sales or redemption charges if you buy, redeem or switch this series of the fund through BMO Investments Inc.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	<ul style="list-style-type: none"> • 0-5% of the amount you invest. 	<ul style="list-style-type: none"> • \$0 to \$50 for every \$1,000 you buy. 	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series T6 expenses of the fund were 2.00% of its value. This equals \$20 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series T6 units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.98%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	2.00%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95101	Fund manager:	BMO Investments Inc.
Date series started:	September 14, 2020	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$3.9 Million	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.85%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide some potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

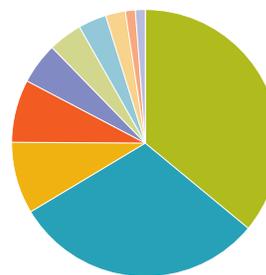
Top 10 investments (June 30, 2024)

1. BMO Sustainable Bond Fund, Series I	25.1%
2. BMO ESG US Corporate Bond Hedged to CAD Index ETF	22.3%
3. BMO MSCI USA ESG Leaders Index ETF	8.7%
4. BMO MSCI EAFE ESG Leaders Index ETF	7.6%
5. BMO Government Bond Index ETF	7.3%
6. BMO ESG High Yield US Corporate Bond Index ETF	7.0%
7. Cash/Receivables /Payables	4.1%
8. BMO ESG Corporate Bond Index ETF	3.6%
9. BMO Sustainable Opportunities Global Equity Fund, Series I	3.4%
10. BMO MSCI Canada ESG Leaders Index ETF	2.6%

Total percentage of top 10 investments 91.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

36.0%	Canadian Fixed Income Funds
30.4%	U.S. Fixed Income Funds
8.7%	U.S. Equity Fund
7.6%	International Equity Fund
5.0%	Canadian Equity Funds
4.1%	Cash/Receivables /Payables
3.4%	Global Equity Fund
2.4%	North American Equity Fund
1.2%	Commodity Fund
1.2%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.0%	December 31, 2023	Your investment would rise to \$1,080
Worst return	-8.3%	June 30, 2022	Your investment would drop to \$917

Average return

The annual compound return of Series F of the fund since inception was 0.6% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,023.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for limited capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.87% of its value. This equals \$9 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.85%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.87%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Table with 4 columns: Fund code(s), Date series started, Total value of fund on June 30, 2024, Management expense ratio (MER), Fund manager, Portfolio manager(s), Distributions, Minimum investment.

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide some potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

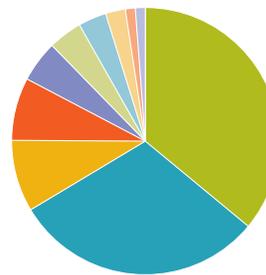
Top 10 investments (June 30, 2024)

- 1. BMO Sustainable Bond Fund, Series I 25.1%
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3. BMO MSCI USA ESG Leaders Index ETF 8.7%
4. BMO MSCI EAFE ESG Leaders Index ETF 7.6%
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10. BMO MSCI Canada ESG Leaders Index ETF 2.6%

Total percentage of top 10 investments 91.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

- 36.0% Canadian Fixed Income Funds
30.4% U.S. Fixed Income Funds
8.7% U.S. Equity Fund
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4.1% Cash/Receivables /Payables
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How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F6 units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F6 of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F6 units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.0%	December 31, 2023	Your investment would rise to \$1,080
Worst return	-8.3%	June 30, 2022	Your investment would drop to \$917

Average return

The annual compound return of Series F6 of the fund since inception was 0.5% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,020.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for limited capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

Series F6 units are suitable for investors holding securities outside of a BMO registered plan and wishing to receive monthly distributions.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F6 units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F6 units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F6 expenses of the fund were 0.87% of its value. This equals \$9 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee and operating expenses for Series F6 units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.85%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.87%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F6 fees	Series F6 units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F6 units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Income Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	August 9, 2021	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$3.9 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	1.24%	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide some potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

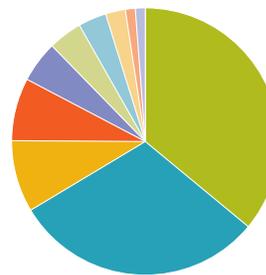
Top 10 investments (June 30, 2024)

- 1. BMO Sustainable Bond Fund, Series I 25.1%
- 2. BMO ESG US Corporate Bond Hedged to CAD Index ETF 22.3%
- 3. BMO MSCI USA ESG Leaders Index ETF 8.7%
- 4. BMO MSCI EAFE ESG Leaders Index ETF 7.6%
- 5. BMO Government Bond Index ETF 7.3%
- 6. BMO ESG High Yield US Corporate Bond Index ETF 7.0%
- 7. Cash/Receivables /Payables 4.1%
- 8. BMO ESG Corporate Bond Index ETF 3.6%
- 9. BMO Sustainable Opportunities Global Equity Fund, Series I 3.4%
- 10. BMO MSCI Canada ESG Leaders Index ETF 2.6%

Total percentage of top 10 investments 91.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

- 36.0% Canadian Fixed Income Funds
- 30.4% U.S. Fixed Income Funds
- 8.7% U.S. Equity Fund
- 7.6% International Equity Fund
- 5.0% Canadian Equity Funds
- 4.1% Cash/Receivables /Payables
- 3.4% Global Equity Fund
- 2.4% North American Equity Fund
- 1.2% Commodity Fund
- 1.2% Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

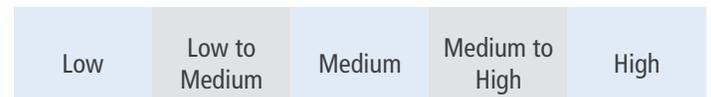
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

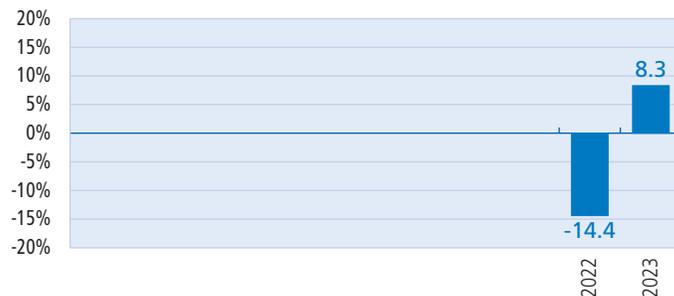
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series G units of the fund have performed over the past 2 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series G of the fund has performed in each of the past 2 years. The series dropped in value in 1 of the 2 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series G units of the fund in a 3-month period over the past 2 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	7.9%	December 31, 2023	Your investment would rise to \$1,079
Worst return	-8.5%	June 30, 2022	Your investment would drop to \$915

Average return

The annual compound return of Series G of the fund since inception was -0.8% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$976.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for limited capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series G units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series G units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series G expenses of the fund were 1.26% of its value. This equals \$13 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses for Series G units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	1.24%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	1.26%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.35% of the value of your investment each year. This equals \$3.50 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO Sustainable Income Portfolio. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	September 14, 2020	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$3.9 Million	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to preserve the value of your investment and provide some potential for growth by investing primarily, directly or indirectly, in global equities and fixed income securities selected using a responsible investment approach. The fund will generally invest in underlying funds that meet certain ESG criteria with such underlying funds expected to be predominantly or exclusively funds that are managed by us or one of our affiliates or associates.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

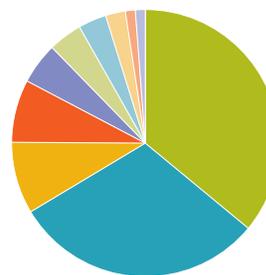
Top 10 investments (June 30, 2024)

1. BMO Sustainable Bond Fund, Series I	25.1%
2. BMO ESG US Corporate Bond Hedged to CAD Index ETF	22.3%
3. BMO MSCI USA ESG Leaders Index ETF	8.7%
4. BMO MSCI EAFE ESG Leaders Index ETF	7.6%
5. BMO Government Bond Index ETF	7.3%
6. BMO ESG High Yield US Corporate Bond Index ETF	7.0%
7. Cash/Receivables /Payables	4.1%
8. BMO ESG Corporate Bond Index ETF	3.6%
9. BMO Sustainable Opportunities Global Equity Fund, Series I	3.4%
10. BMO MSCI Canada ESG Leaders Index ETF	2.6%

Total percentage of top 10 investments 91.7%

Total number of investments: 14

Investment mix (June 30, 2024)



Portfolio Allocation

36.0%	Canadian Fixed Income Funds
30.4%	U.S. Fixed Income Funds
8.7%	U.S. Equity Fund
7.6%	International Equity Fund
5.0%	Canadian Equity Funds
4.1%	Cash/Receivables /Payables
3.4%	Global Equity Fund
2.4%	North American Equity Fund
1.2%	Commodity Fund
1.2%	Emerging Markets Equity Fund

How risky is it?

The value of the fund can go down as well as up. You could lose money.

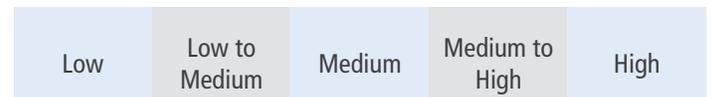
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as low to medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past 3 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in each of the past 3 years. The series dropped in value in 1 of the 3 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past 3 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	8.2%	December 31, 2023	Your investment would rise to \$1,082
Worst return	-8.1%	June 30, 2022	Your investment would drop to \$919

Average return

The annual compound return of Series I of the fund since inception was 1.3% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,051.

Who is this fund for?

Consider this fund if:

- you want a conservative investment with the potential for limited capital appreciation
- you want an investment that uses a responsible investment approach
- 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.02% of its value. This equals \$0 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses. This series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.02%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 1.60%, the management fee payable in respect of Advisor Series units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO U.S. Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70722	Fund manager:	BMO Investments Inc.
Date series started:	January 7, 1997	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$1.6 Billion	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.99%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in U.S. equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO S&P 500 Hedged to CAD Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

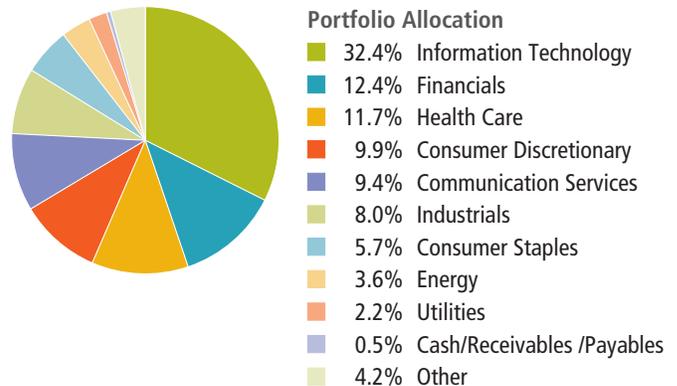
Top 10 investments (June 30, 2024)

1. Microsoft Corporation	7.2%
2. NVIDIA Corporation	6.6%
3. Apple Inc.	6.6%
4. Alphabet Inc.	4.3%
5. Amazon.com, Inc.	3.9%
6. Meta Platforms, Inc., Class A	2.4%
7. Berkshire Hathaway Inc., Class B	1.6%
8. Eli Lilly and Company	1.6%
9. Broadcom Inc.	1.5%
10. JPMorgan Chase & Co.	1.3%

Total percentage of top 10 investments 37.0%

Total number of investments: 501

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

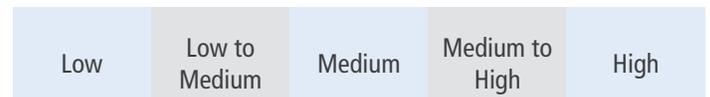
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in each of the past 10 years. The series dropped in value in 2 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	19.3%	June 30, 2020	Your investment would rise to \$1,193
Worst return	-20.3%	March 31, 2020	Your investment would drop to \$797

Average return

The annual compound return of Series A of the fund was 10.7% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$2,764.

Who is this fund for?

Consider this fund if:

- you want greater exposure to the growth potential of U.S. stock markets
- you prefer a fund that seeks to track the performance of a U.S. equities market index
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 1.00% of its value. This equals \$10 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series A units of the fund.	0.99%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	1.00%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.50% of the value of your investment each year. This equals \$5.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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 Email: mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO U.S. Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95722	Fund manager:	BMO Investments Inc.
Date series started:	May 5, 2017	Portfolio manager(s):	BMO Asset Management Inc.
Total value of fund on June 30, 2024:	\$1.6 Billion	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.39%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in U.S. equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO S&P 500 Hedged to CAD Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

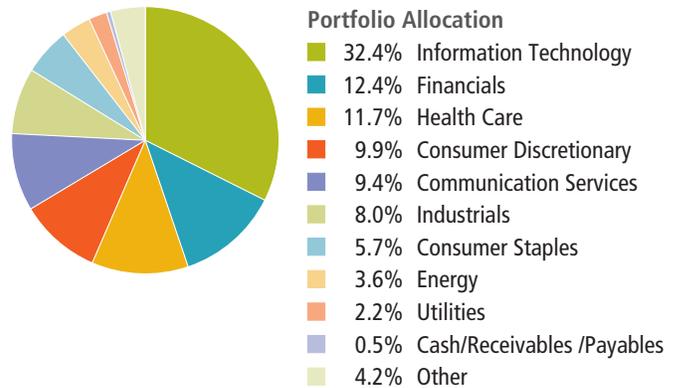
Top 10 investments (June 30, 2024)

1. Microsoft Corporation	7.2%
2. NVIDIA Corporation	6.6%
3. Apple Inc.	6.6%
4. Alphabet Inc.	4.3%
5. Amazon.com, Inc.	3.9%
6. Meta Platforms, Inc., Class A	2.4%
7. Berkshire Hathaway Inc., Class B	1.6%
8. Eli Lilly and Company	1.6%
9. Broadcom Inc.	1.5%
10. JPMorgan Chase & Co.	1.3%

Total percentage of top 10 investments 37.0%

Total number of investments: 501

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

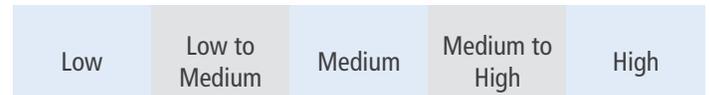
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past 6 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in each of the past 6 years. The series dropped in value in 2 of the 6 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past 6 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	19.4%	June 30, 2020	Your investment would rise to \$1,194
Worst return	-20.2%	March 31, 2020	Your investment would drop to \$798

Average return

The annual compound return of Series F of the fund since inception was 12.1% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$2,287.

Who is this fund for?

Consider this fund if:

- you want greater exposure to the growth potential of U.S. stock markets
- you prefer a fund that seeks to track the performance of a U.S. equities market index
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.40% of its value. This equals \$4 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee, a fixed administration fee and operating expenses for Series F units of the fund.	0.39%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.40%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO U.S. Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Effective August 30, 2024, this series will be closed to new investors. Effective on or about September 1, 2024, the trailing commission for this series of the fund will increase from 0.25% to 0.50%. This equals \$5.00 each year for every \$1,000 invested. Effective on or about November 22, 2024, securities of this series will be redesignated to Series A securities of the fund.

Quick facts

Date series started:	March 11, 2019	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$1.6 Billion	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	0.83%	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in U.S. equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO S&P 500 Hedged to CAD Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

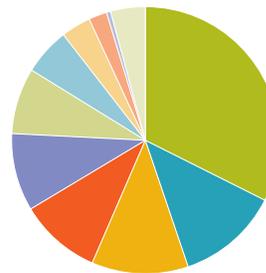
Top 10 investments (June 30, 2024)

1. Microsoft Corporation	7.2%
2. NVIDIA Corporation	6.6%
3. Apple Inc.	6.6%
4. Alphabet Inc.	4.3%
5. Amazon.com, Inc.	3.9%
6. Meta Platforms, Inc., Class A	2.4%
7. Berkshire Hathaway Inc., Class B	1.6%
8. Eli Lilly and Company	1.6%
9. Broadcom Inc.	1.5%
10. JPMorgan Chase & Co.	1.3%

Total percentage of top 10 investments 37.0%

Total number of investments: 501

Investment mix (June 30, 2024)



Portfolio Allocation

32.4%	Information Technology
12.4%	Financials
11.7%	Health Care
9.9%	Consumer Discretionary
9.4%	Communication Services
8.0%	Industrials
5.7%	Consumer Staples
3.6%	Energy
2.2%	Utilities
0.5%	Cash/Receivables /Payables
4.2%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

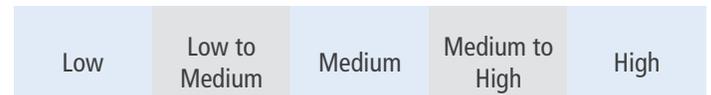
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

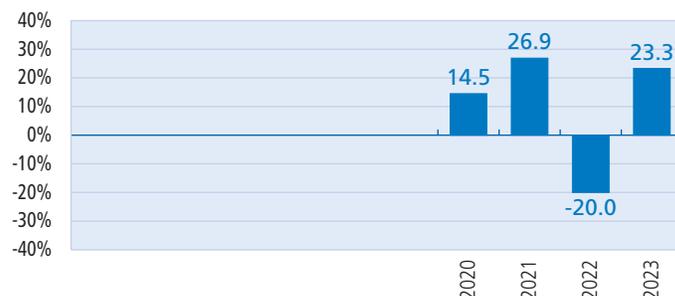
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series G units of the fund have performed over the past 4 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series G of the fund has performed in each of the past 4 years. The series dropped in value in 1 of the 4 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series G units of the fund in a 3-month period over the past 4 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	19.3%	June 30, 2020	Your investment would rise to \$1,193
Worst return	-20.3%	March 31, 2020	Your investment would drop to \$797

Average return

The annual compound return of Series G of the fund since inception was 12.8% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,915.

Who is this fund for?

Consider this fund if:

- you want greater exposure to the growth potential of U.S. stock markets
- you prefer a fund that seeks to track the performance of a U.S. equities market index
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series G units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series G units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series G expenses of the fund were 0.84% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series G units of the fund.	0.83%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.84%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 0.25% of the value of your investment each year. This equals \$2.50 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

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In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

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For more information

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



August 30, 2024

Manager: BMO Investments Inc.

This document contains key information you should know about BMO U.S. Equity ETF Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	November 4, 2013	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$1.6 Billion	Portfolio manager(s):	BMO Asset Management Inc.
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to provide a return that is similar to the return of one or more exchange traded funds that invest primarily in U.S. equities. The fund may invest all or a portion of its assets in one or more exchange traded funds, invest directly in the underlying securities held by the exchange traded funds and/or use derivatives to provide the fund with a return determined by reference to the exchange traded funds. The fund invests up to 100% of its assets in securities of BMO S&P 500 Hedged to CAD Index ETF.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

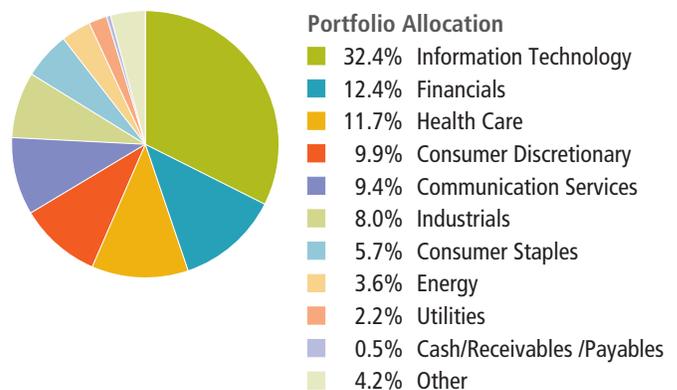
Top 10 investments (June 30, 2024)

1. Microsoft Corporation	7.2%
2. NVIDIA Corporation	6.6%
3. Apple Inc.	6.6%
4. Alphabet Inc.	4.3%
5. Amazon.com, Inc.	3.9%
6. Meta Platforms, Inc., Class A	2.4%
7. Berkshire Hathaway Inc., Class B	1.6%
8. Eli Lilly and Company	1.6%
9. Broadcom Inc.	1.5%
10. JPMorgan Chase & Co.	1.3%

Total percentage of top 10 investments 37.0%

Total number of investments: 501

Investment mix (June 30, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money.

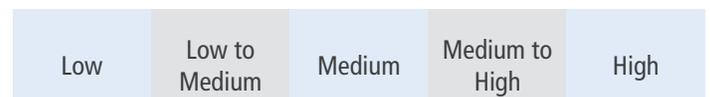
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in each of the past 10 years. The series dropped in value in 2 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	19.6%	June 30, 2020	Your investment would rise to \$1,196
Worst return	-20.1%	March 31, 2020	Your investment would drop to \$799

Average return

The annual compound return of Series I of the fund was 12.6% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$3,276.

Who is this fund for?

Consider this fund if:

- you want greater exposure to the growth potential of U.S. stock markets
- you prefer a fund that seeks to track the performance of a U.S. equities market index
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.01% of its value. This equals \$0 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) Certain operating expenses were charged for this series of the fund but were absorbed by BMO Investments Inc. because this series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.01%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 0.80%, the management fee payable in respect of Series A units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

BMO Investments Inc.
 First Canadian Place
 100 King Street West, 43rd Floor
 Toronto, Ontario
 M5X 1A1

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www.bmo.com/mutualfunds
 Email: mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO U.S. Equity Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70723	Fund manager:	BMO Investments Inc.
	USD BMO70823	Portfolio manager(s):	Columbia Management Investment Advisers, LLC
Date series started:	January 7, 1997	Distributions:	Annually in December (any net income and any net capital gains)
Total value of fund on June 30, 2024:	\$1.1 Billion	Minimum investment:	\$500 initial, \$50 additional
Management expense ratio (MER):	2.49%		

What does the fund invest in?

This fund's objective is to increase the value of your investment over the long term by investing in equities of well-established U.S. companies that may be undervalued by the marketplace.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

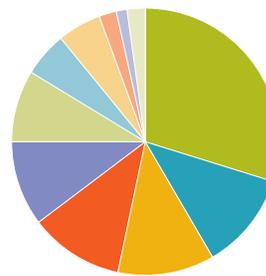
Top 10 investments (June 30, 2024)

1. NVIDIA Corporation	7.3%
2. Microsoft Corporation	6.4%
3. Alphabet Inc.	5.6%
4. Apple Inc.	5.5%
5. Amazon.com, Inc.	4.8%
6. Meta Platforms, Inc., Class A	2.7%
7. Exxon Mobil Corporation	1.7%
8. Walmart Inc.	1.7%
9. Salesforce, Inc.	1.7%
10. Mastercard Incorporated, Class A	1.7%

Total percentage of top 10 investments 39.1%

Total number of investments: 89

Investment mix (June 30, 2024)



Portfolio Allocation

29.8%	Information Technology
11.8%	Financials
11.7%	Consumer Discretionary
11.4%	Health Care
10.3%	Communication Services
8.7%	Industrials
5.4%	Consumer Staples
5.3%	Energy
2.1%	Real Estate
1.3%	Cash/Receivables /Payables
2.2%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

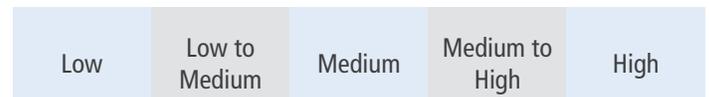
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A of the fund has performed in each of the past 10 years. The series dropped in value in 2 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	15.7%	June 30, 2020	Your investment would rise to \$1,157
Worst return	-16.6%	March 31, 2020	Your investment would drop to \$834

Average return

The annual compound return of Series A of the fund was 11.9% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$3,078.

Who is this fund for?

Consider this fund if:

- you are looking for a core U.S. equity fund 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy or redeem Series A units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A expenses of the fund were 2.50% of its value. This equals \$25 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series A units of the fund.	2.49%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	2.50%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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This document contains key information you should know about BMO U.S. Equity Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-665-7700 or mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO70768	Fund manager:	BMO Investments Inc.
Date series started:	May 2, 2016	Portfolio manager(s):	Columbia Management Investment Advisers, LLC
Total value of fund on June 30, 2024:	\$1.1 Billion	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	2.50%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to increase the value of your investment over the long term by investing in equities of well-established U.S. companies that may be undervalued by the marketplace.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

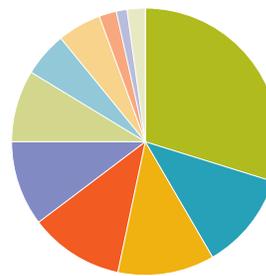
Top 10 investments (June 30, 2024)

1. NVIDIA Corporation	7.3%
2. Microsoft Corporation	6.4%
3. Alphabet Inc.	5.6%
4. Apple Inc.	5.5%
5. Amazon.com, Inc.	4.8%
6. Meta Platforms, Inc., Class A	2.7%
7. Exxon Mobil Corporation	1.7%
8. Walmart Inc.	1.7%
9. Salesforce, Inc.	1.7%
10. Mastercard Incorporated, Class A	1.7%

Total percentage of top 10 investments 39.1%

Total number of investments: 89

Investment mix (June 30, 2024)



Portfolio Allocation

29.8%	Information Technology
11.8%	Financials
11.7%	Consumer Discretionary
11.4%	Health Care
10.3%	Communication Services
8.7%	Industrials
5.4%	Consumer Staples
5.3%	Energy
2.1%	Real Estate
1.3%	Cash/Receivables /Payables
2.2%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

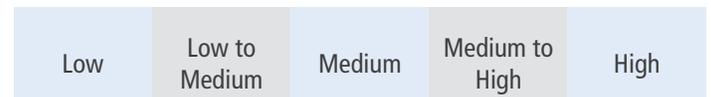
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series A (Hedged) units of the fund have performed over the past 7 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series A (Hedged) of the fund has performed in each of the past 7 years. The series dropped in value in 2 of the 7 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series A (Hedged) units of the fund in a 3-month period over the past 7 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	19.5%	June 30, 2020	Your investment would rise to \$1,195
Worst return	-23.6%	March 31, 2020	Your investment would drop to \$764

Average return

The annual compound return of Series A (Hedged) of the fund since inception was 9.6% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$2,131.

Who is this fund for?

Consider this fund if:

- you are looking for a core U.S. equity fund 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).

Series A (Hedged) units are for investors who want to gain exposure to U.S. investments but wish to minimize exposure to fluctuations in the U.S. dollar relative to the Canadian dollar.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series A (Hedged) units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series A (Hedged) units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series A (Hedged) expenses of the fund were 2.51% of its value. This equals \$25 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Series A (Hedged) units of the fund.	2.50%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	2.51%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

No load trailing commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	None. However, you may have to pay a switch fee of up to 2% of the amount you switch if you invest through a representative at a firm other than BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Manager: BMO Investments Inc.

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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Table with 2 columns: Fund code(s), Date series started, Total value of fund on June 30, 2024, Management expense ratio (MER) and Fund manager, Portfolio manager(s), Distributions, Minimum investment.

What does the fund invest in?

This fund's objective is to increase the value of your investment over the long term by investing in equities of well-established U.S. companies that may be undervalued by the marketplace.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

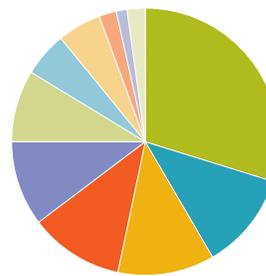
Top 10 investments (June 30, 2024)

Table listing top 10 investments: 1. NVIDIA Corporation (7.3%), 2. Microsoft Corporation (6.4%), 3. Alphabet Inc. (5.6%), 4. Apple Inc. (5.5%), 5. Amazon.com, Inc. (4.8%), 6. Meta Platforms, Inc., Class A (2.7%), 7. Exxon Mobil Corporation (1.7%), 8. Walmart Inc. (1.7%), 9. Salesforce, Inc. (1.7%), 10. Mastercard Incorporated, Class A (1.7%).

Total percentage of top 10 investments 39.1%

Total number of investments: 89

Investment mix (June 30, 2024)



Portfolio Allocation

Table showing portfolio allocation: Information Technology (29.8%), Financials (11.8%), Consumer Discretionary (11.7%), Health Care (11.4%), Communication Services (10.3%), Industrials (8.7%), Consumer Staples (5.4%), Energy (5.3%), Real Estate (2.1%), Cash/Receivables /Payables (1.3%), Other (2.2%).

How risky is it?

The value of the fund can go down as well as up. You could lose money.

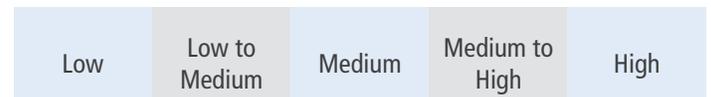
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as medium.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Advisor Series units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Advisor Series of the fund has performed in each of the past 10 years. The series dropped in value in 2 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Advisor Series units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	15.7%	June 30, 2020	Your investment would rise to \$1,157
Worst return	-16.6%	March 31, 2020	Your investment would drop to \$834

Average return

The annual compound return of Advisor Series of the fund was 11.9% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$3,078.

Who is this fund for?

Consider this fund if:

- you are looking for a core U.S. equity fund 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Advisor Series units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

There is only one sales charge option. The DSC option and the Low Load option have been discontinued for new purchases, except for switches from existing securities acquired under the respective options.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	<ul style="list-style-type: none"> • 0-5% of the amount you invest. 	<ul style="list-style-type: none"> • \$0 to \$50 for every \$1,000 you buy. 	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

<p>Standard Deferred Sales Charge (DSC)</p>	<p>If you redeem your units, the following schedule of fees will apply depending on the date of purchase:</p> <p>First Year: 6.0% Second Year: 5.5% Third Year: 5.0% Fourth Year: 4.5% Fifth Year: 4.0% Sixth Year: 3.0% Seventh Year: 2.0% Thereafter: Nil</p>	<p>\$0 to \$60 for every \$1,000 you sell depending on the date of purchase.</p>	<ul style="list-style-type: none"> • The redemption fee is a percentage of the original cost of the investment you are redeeming. • The redemption fee is not negotiable. It is deducted from the amount you sell. • When you sell the fund, any redemption fee you pay goes to BMO Investments Inc. • You can switch to units or shares of other BMO Funds under the DSC option without paying a redemption fee. • If you redeem units that were switched from another fund, the redemption fee rate is based on the date that the original securities were purchased. • In each calendar year, up to 10% of the units you hold under this option can either (i) be redeemed for cash without a redemption fee, or (ii) if not already redeemed, redesignated as Sales Charge option units. This amount is the "Free Redemption Amount" and is not cumulative, meaning that you cannot carry any unused amount forward to the next calendar year. • If you choose to redesignate units bought under the DSC option as part of the Free Redemption Amount, your units will be subject to the fund expenses and other fees applicable to units purchased under the Sales Charge option after the redesignation.
<p>Low Load Deferred Sales Charge (Low Load)</p>	<p>If you redeem your units, the following schedule of fees will apply depending on the date of purchase:</p> <p>First Year: 3.0% Second Year: 2.0% Third Year: 1.0% Thereafter: Nil</p>	<p>\$0 to \$30 for every \$1,000 you sell depending on the date of purchase.</p>	<ul style="list-style-type: none"> • The redemption fee is a percentage of the original cost of the investment you are redeeming. • The redemption fee is not negotiable. It is deducted from the amount you sell. • When you buy the fund, BMO Investments Inc. pays your representative's firm a commission of 2% of the amount you invest. • When you sell the fund, any redemption fee you pay goes to BMO Investments Inc. • You can switch to units or shares of other BMO Funds under the Low Load Deferred Sales Charge option without paying a redemption fee.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Advisor Series expenses of the fund were 2.50% of its value. This equals \$25 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
<p>Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Advisor Series units of the fund.</p>	2.49%
<p>Trading expense ratio (TER) These are the fund's trading costs.</p>	0.01%
<p>Fund expenses</p>	2.50%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

DSC Trailing Commission - 0.50% of the value of your investment each year. This equals \$5.00 each year for every \$1,000 invested. If you purchased your securities under the DSC sales charge option and the redemption fee schedule applicable to those securities is complete, the trailing commission will increase to the rate applicable to securities purchased under the Sales Charge option.

Low Load Trailing Commission - 1.00% of the value of your investment each year. This equals \$10.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

BMO Investments Inc.
First Canadian Place
100 King Street West, 43rd Floor
Toronto, Ontario
M5X 1A1

Toll Free 1-800-668-7327
www.bmo.com/gam/ca
Email: clientservices.mutualfunds@bmo.com

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



Manager: BMO Investments Inc.

This document contains key information you should know about BMO U.S. Equity Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	FE: BMO99768 DSC: BMO97768 LL: BMO98768	Fund manager:	BMO Investments Inc.
Date series started:	May 2, 2016	Portfolio manager(s):	Columbia Management Investment Advisers, LLC
Total value of fund on June 30, 2024:	\$1.1 Billion	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	2.52%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to increase the value of your investment over the long term by investing in equities of well-established U.S. companies that may be undervalued by the marketplace.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

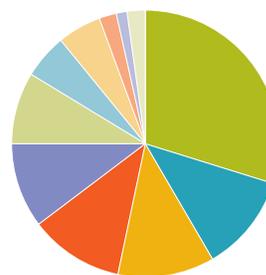
Top 10 investments (June 30, 2024)

1. NVIDIA Corporation	7.3%
2. Microsoft Corporation	6.4%
3. Alphabet Inc.	5.6%
4. Apple Inc.	5.5%
5. Amazon.com, Inc.	4.8%
6. Meta Platforms, Inc., Class A	2.7%
7. Exxon Mobil Corporation	1.7%
8. Walmart Inc.	1.7%
9. Salesforce, Inc.	1.7%
10. Mastercard Incorporated, Class A	1.7%

Total percentage of top 10 investments 39.1%

Total number of investments: 89

Investment mix (June 30, 2024)



Portfolio Allocation

29.8%	Information Technology
11.8%	Financials
11.7%	Consumer Discretionary
11.4%	Health Care
10.3%	Communication Services
8.7%	Industrials
5.4%	Consumer Staples
5.3%	Energy
2.1%	Real Estate
1.3%	Cash/Receivables /Payables
2.2%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Advisor Series (Hedged) units of the fund have performed over the past 7 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Advisor Series (Hedged) of the fund has performed in each of the past 7 years. The series dropped in value in 2 of the 7 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Advisor Series (Hedged) units of the fund in a 3-month period over the past 7 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	19.4%	June 30, 2020	Your investment would rise to \$1,194
Worst return	-23.4%	March 31, 2020	Your investment would drop to \$766

Average return

The annual compound return of Advisor Series (Hedged) of the fund since inception was 9.6% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$2,131.

Who is this fund for?

Consider this fund if:

- you are looking for a core U.S. equity fund 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).

Advisor Series (Hedged) units are for investors who want to gain exposure to U.S. investments but wish to minimize exposure to fluctuations in the U.S. dollar relative to the Canadian dollar.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Advisor Series (Hedged) units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

There is only one sales charge option. The DSC option and the Low Load option have been discontinued for new purchases, except for switches from existing securities acquired under the respective options.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	<ul style="list-style-type: none"> • 0-5% of the amount you invest. 	<ul style="list-style-type: none"> • \$0 to \$50 for every \$1,000 you buy. 	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

<p>Standard Deferred Sales Charge (DSC)</p>	<p>If you redeem your units, the following schedule of fees will apply depending on the date of purchase:</p> <p>First Year: 6.0% Second Year: 5.5% Third Year: 5.0% Fourth Year: 4.5% Fifth Year: 4.0% Sixth Year: 3.0% Seventh Year: 2.0% Thereafter: Nil</p>	<p>\$0 to \$60 for every \$1,000 you sell depending on the date of purchase.</p>	<ul style="list-style-type: none"> • The redemption fee is a percentage of the original cost of the investment you are redeeming. • The redemption fee is not negotiable. It is deducted from the amount you sell. • When you sell the fund, any redemption fee you pay goes to BMO Investments Inc. • You can switch to units or shares of other BMO Funds under the DSC option without paying a redemption fee. • If you redeem units that were switched from another fund, the redemption fee rate is based on the date that the original securities were purchased. • In each calendar year, up to 10% of the units you hold under this option can either (i) be redeemed for cash without a redemption fee, or (ii) if not already redeemed, redesignated as Sales Charge option units. This amount is the "Free Redemption Amount" and is not cumulative, meaning that you cannot carry any unused amount forward to the next calendar year. • If you choose to redesignate units bought under the DSC option as part of the Free Redemption Amount, your units will be subject to the fund expenses and other fees applicable to units purchased under the Sales Charge option after the redesignation.
<p>Low Load Deferred Sales Charge (Low Load)</p>	<p>If you redeem your units, the following schedule of fees will apply depending on the date of purchase:</p> <p>First Year: 3.0% Second Year: 2.0% Third Year: 1.0% Thereafter: Nil</p>	<p>\$0 to \$30 for every \$1,000 you sell depending on the date of purchase.</p>	<ul style="list-style-type: none"> • The redemption fee is a percentage of the original cost of the investment you are redeeming. • The redemption fee is not negotiable. It is deducted from the amount you sell. • When you buy the fund, BMO Investments Inc. pays your representative's firm a commission of 2% of the amount you invest. • When you sell the fund, any redemption fee you pay goes to BMO Investments Inc. • You can switch to units or shares of other BMO Funds under the Low Load Deferred Sales Charge option without paying a redemption fee.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Advisor Series (Hedged) expenses of the fund were 2.53% of its value. This equals \$25 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
<p>Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Advisor Series (Hedged) units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.</p>	2.52%
<p>Trading expense ratio (TER) These are the fund's trading costs.</p>	0.01%
<p>Fund expenses</p>	2.53%

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO95723	Fund manager:	BMO Investments Inc.
	USD BMO40723	Portfolio manager(s):	Columbia Management Investment Advisers, LLC
Date series started:	November 3, 2008	Distributions:	Annually in December (any net income and any net capital gains)
Total value of fund on June 30, 2024:	\$1.1 Billion	Minimum investment:	\$500 initial, \$50 additional
Management expense ratio (MER):	0.83%		

What does the fund invest in?

This fund's objective is to increase the value of your investment over the long term by investing in equities of well-established U.S. companies that may be undervalued by the marketplace.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

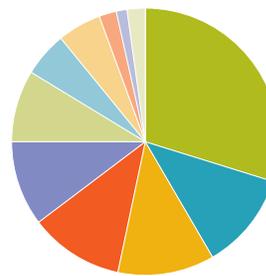
Top 10 investments (June 30, 2024)

1. NVIDIA Corporation	7.3%
2. Microsoft Corporation	6.4%
3. Alphabet Inc.	5.6%
4. Apple Inc.	5.5%
5. Amazon.com, Inc.	4.8%
6. Meta Platforms, Inc., Class A	2.7%
7. Exxon Mobil Corporation	1.7%
8. Walmart Inc.	1.7%
9. Salesforce, Inc.	1.7%
10. Mastercard Incorporated, Class A	1.7%

Total percentage of top 10 investments 39.1%

Total number of investments: 89

Investment mix (June 30, 2024)



Portfolio Allocation

29.8%	Information Technology
11.8%	Financials
11.7%	Consumer Discretionary
11.4%	Health Care
10.3%	Communication Services
8.7%	Industrials
5.4%	Consumer Staples
5.3%	Energy
2.1%	Real Estate
1.3%	Cash/Receivables /Payables
2.2%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

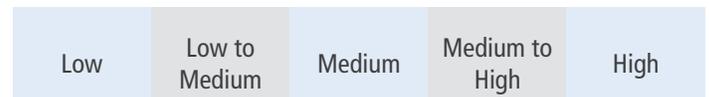
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F of the fund has performed in each of the past 10 years. The series dropped in value in 2 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	16.2%	June 30, 2020	Your investment would rise to \$1,162
Worst return	-16.2%	March 31, 2020	Your investment would drop to \$838

Average return

The annual compound return of Series F of the fund was 13.7% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$3,611.

Who is this fund for?

Consider this fund if:

- you are looking for a core U.S. equity fund 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F expenses of the fund were 0.84% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee, a fixed administration fee and operating expenses for Series F units of the fund.	0.83%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.84%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

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Manager: BMO Investments Inc.

This document contains key information you should know about BMO U.S. Equity Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BM095768	Fund manager:	BMO Investments Inc.
Date series started:	May 2, 2016	Portfolio manager(s):	Columbia Management Investment Advisers, LLC
Total value of fund on June 30, 2024:	\$1.1 Billion	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.82%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to increase the value of your investment over the long term by investing in equities of well-established U.S. companies that may be undervalued by the marketplace.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

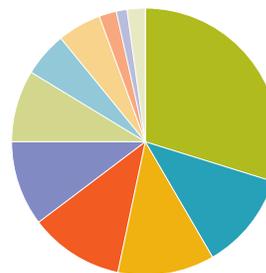
Top 10 investments (June 30, 2024)

1. NVIDIA Corporation	7.3%
2. Microsoft Corporation	6.4%
3. Alphabet Inc.	5.6%
4. Apple Inc.	5.5%
5. Amazon.com, Inc.	4.8%
6. Meta Platforms, Inc., Class A	2.7%
7. Exxon Mobil Corporation	1.7%
8. Walmart Inc.	1.7%
9. Salesforce, Inc.	1.7%
10. Mastercard Incorporated, Class A	1.7%

Total percentage of top 10 investments 39.1%

Total number of investments: 89

Investment mix (June 30, 2024)



Portfolio Allocation

29.8%	Information Technology
11.8%	Financials
11.7%	Consumer Discretionary
11.4%	Health Care
10.3%	Communication Services
8.7%	Industrials
5.4%	Consumer Staples
5.3%	Energy
2.1%	Real Estate
1.3%	Cash/Receivables /Payables
2.2%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

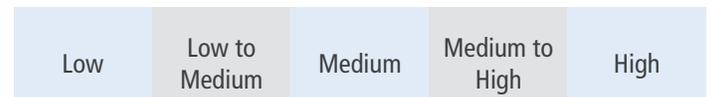
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series F (Hedged) units of the fund have performed over the past 7 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series F (Hedged) of the fund has performed in each of the past 7 years. The series dropped in value in 2 of the 7 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series F (Hedged) units of the fund in a 3-month period over the past 7 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	19.9%	June 30, 2020	Your investment would rise to \$1,199
Worst return	-23.5%	March 31, 2020	Your investment would drop to \$765

Average return

The annual compound return of Series F (Hedged) of the fund since inception was 11.4% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$2,437.

Who is this fund for?

Consider this fund if:

- you are looking for a core U.S. equity fund 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).

Series F (Hedged) units are for investors who want to gain exposure to U.S. investments but wish to minimize exposure to fluctuations in the U.S. dollar relative to the Canadian dollar.

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F (Hedged) units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales charges when you buy Series F units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series F (Hedged) expenses of the fund were 0.83% of its value. This equals \$8 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee, a fixed administration fee and operating expenses for Series F (Hedged) units of the fund. BMO Investments Inc. waived some of this series' expenses. If they had not done so, the MER would have been higher.	0.82%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.83%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.
Series F fees	Series F units are for investors who are enrolled in a flat fee account or their representative's firm sponsored wrap program. You can only buy Series F units through your representative if their firm has entered into an F Series Agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.



This document contains key information you should know about BMO U.S. Equity Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact BMO Investments Inc. at 1-800-668-7327 or clientservices.mutualfunds@bmo.com or visit www.bmo.com/gam/ca/advisor/legal-and-regulatory.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Fund code(s):	BMO20723	Fund manager:	BMO Investments Inc.
Date series started:	April 20, 2015	Portfolio manager(s):	Columbia Management Investment Advisers, LLC
Total value of fund on June 30, 2024:	\$1.1 Billion	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	0.28%	Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to increase the value of your investment over the long term by investing in equities of well-established U.S. companies that may be undervalued by the marketplace.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

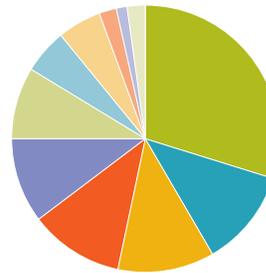
Top 10 investments (June 30, 2024)

1. NVIDIA Corporation	7.3%
2. Microsoft Corporation	6.4%
3. Alphabet Inc.	5.6%
4. Apple Inc.	5.5%
5. Amazon.com, Inc.	4.8%
6. Meta Platforms, Inc., Class A	2.7%
7. Exxon Mobil Corporation	1.7%
8. Walmart Inc.	1.7%
9. Salesforce, Inc.	1.7%
10. Mastercard Incorporated, Class A	1.7%

Total percentage of top 10 investments 39.1%

Total number of investments: 89

Investment mix (June 30, 2024)



Portfolio Allocation

29.8%	Information Technology
11.8%	Financials
11.7%	Consumer Discretionary
11.4%	Health Care
10.3%	Communication Services
8.7%	Industrials
5.4%	Consumer Staples
5.3%	Energy
2.1%	Real Estate
1.3%	Cash/Receivables /Payables
2.2%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

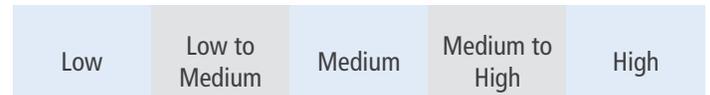
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series N units of the fund have performed over the past 8 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series N of the fund has performed in each of the past 8 years. The series dropped in value in 2 of the 8 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series N units of the fund in a 3-month period over the past 8 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	16.4%	June 30, 2020	Your investment would rise to \$1,164
Worst return	-16.1%	March 31, 2020	Your investment would drop to \$839

Average return

The annual compound return of Series N of the fund since inception was 12.6% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$3,011.

Who is this fund for?

Consider this fund if:

- you are looking for a core U.S. equity fund 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series N units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your representative's firm based on the value of your assets. You pay no sales or redemption charges if you buy, redeem or switch Series N units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series N expenses of the fund were 0.29% of its value. This equals \$3 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of a fixed administration fee and operating expenses for Series N units of the fund.	0.28%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.29%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

Series N units are available to investors who participate in a separate managed account or discretionary management program through a representative's firm who has entered into an agreement with BMO Investments Inc. and only with BMO Investments Inc.'s prior approval.

Fee	What you pay
Series N fee	Series N investors pay a separate fee directly to their representative's firm, a portion of which is paid to BMO Investments Inc. Such portion will not exceed a management fee rate of -, the management fee payable in respect of Series F units of the fund. The Series N fee rate is set by the representative's firm. Please contact your representative's firm for additional details.
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Manager: BMO Investments Inc.

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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Effective August 30, 2024, this series will be closed to new investments. Effective on or about September 1, 2024, the trailing commission will increase from 0.50% to 1.00%. This equals \$10.00 each year for every \$1,000 invested. Effective on or about November 22, 2024, Classic Series securities of the fund will be redesignated to Advisor Series securities of the fund.

Quick facts

Fund code(s):	BMO81723	Fund manager:	BMO Investments Inc.
Date series started:	June 16, 2023	Portfolio manager(s):	Columbia Management Investment Advisers, LLC
Total value of fund on June 30, 2024:	\$1.1 Billion	Distributions:	Annually in December (any net income and any net capital gains)
Management expense ratio (MER):	2.22%	Minimum investment:	\$50,000, unless otherwise determined

What does the fund invest in?

This fund's objective is to increase the value of your investment over the long term by investing in equities of well-established U.S. companies that may be undervalued by the marketplace.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

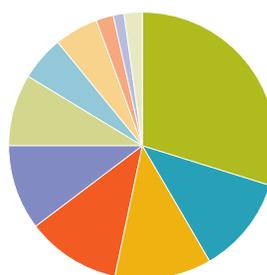
Top 10 investments (June 30, 2024)

1. NVIDIA Corporation	7.3%
2. Microsoft Corporation	6.4%
3. Alphabet Inc.	5.6%
4. Apple Inc.	5.5%
5. Amazon.com, Inc.	4.8%
6. Meta Platforms, Inc., Class A	2.7%
7. Exxon Mobil Corporation	1.7%
8. Walmart Inc.	1.7%
9. Salesforce, Inc.	1.7%
10. Mastercard Incorporated, Class A	1.7%

Total percentage of top 10 investments 39.1%

Total number of investments: 89

Investment mix (June 30, 2024)



Portfolio Allocation

29.8%	Information Technology
11.8%	Financials
11.7%	Consumer Discretionary
11.4%	Health Care
10.3%	Communication Services
8.7%	Industrials
5.4%	Consumer Staples
5.3%	Energy
2.1%	Real Estate
1.3%	Cash/Receivables /Payables
2.2%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Classic Series units of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

The year-by-year returns are not available for Classic Series as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Best and worst 3-month returns

The best and worst 3-month returns are not available for Classic Series as it has not been distributed to the public under a simplified prospectus for a full calendar year.

Average return

The annual compound return of Classic Series of the fund since inception was 24.2% as of July 31, 2024. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,276.

Who is this fund for?

Consider this fund if:

- you are looking for a core U.S. equity fund 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Classic Series units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

The following describes the sales charge option for this series.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
Sales Charge	<ul style="list-style-type: none"> • 0-5% of the amount you invest. 	<ul style="list-style-type: none"> • \$0 to \$50 for every \$1,000 you buy. 	<ul style="list-style-type: none"> • The sales charge is negotiable between you and your representative's firm. • The sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission at the time you purchase.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Classic Series expenses of the fund were 2.23% of its value. This equals \$22 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission), a fixed administration fee and operating expenses for Classic Series units of the fund.	2.22%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	2.23%

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. BMO Investments Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

Sales Charge Trailing Commission - 0.50% of the value of your investment each year. This equals \$5.00 each year for every \$1,000 invested.

3. Other fees

You may have to pay other fees when you sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch fee	You and your representative can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Date series started:	March 5, 2008	Fund manager:	BMO Investments Inc.
Total value of fund on June 30, 2024:	\$1.1 Billion	Portfolio manager(s):	Columbia Management Investment Advisers, LLC
Management expense ratio (MER):	Fees and expenses are negotiated and paid directly by each Series I investor	Distributions:	Annually in December (any net income and any net capital gains)
		Minimum investment:	Determined on a contractual basis

What does the fund invest in?

This fund's objective is to increase the value of your investment over the long term by investing in equities of well-established U.S. companies that may be undervalued by the marketplace.

The charts below give you a snapshot of the fund's investments on June 30, 2024. The fund's investments will change.

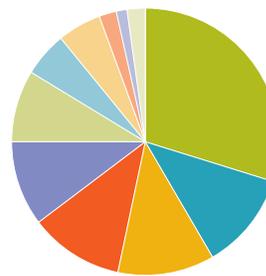
Top 10 investments (June 30, 2024)

1. NVIDIA Corporation	7.3%
2. Microsoft Corporation	6.4%
3. Alphabet Inc.	5.6%
4. Apple Inc.	5.5%
5. Amazon.com, Inc.	4.8%
6. Meta Platforms, Inc., Class A	2.7%
7. Exxon Mobil Corporation	1.7%
8. Walmart Inc.	1.7%
9. Salesforce, Inc.	1.7%
10. Mastercard Incorporated, Class A	1.7%

Total percentage of top 10 investments 39.1%

Total number of investments: 89

Investment mix (June 30, 2024)



Portfolio Allocation

29.8%	Information Technology
11.8%	Financials
11.7%	Consumer Discretionary
11.4%	Health Care
10.3%	Communication Services
8.7%	Industrials
5.4%	Consumer Staples
5.3%	Energy
2.1%	Real Estate
1.3%	Cash/Receivables /Payables
2.2%	Other

How risky is it?

The value of the fund can go down as well as up. You could lose money.

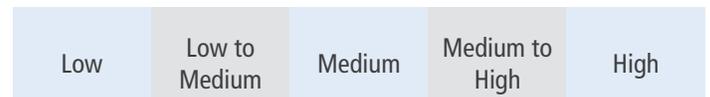
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

BMO Investments Inc. has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

No guarantees

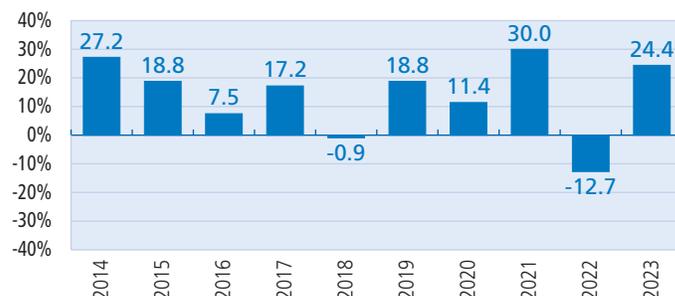
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series I units of the fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

Year-by-year returns

This chart shows how Series I of the fund has performed in each of the past 10 years. The series dropped in value in 2 of the 10 years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



Best and worst 3-month returns

This table shows the best and worst returns for Series I units of the fund in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	16.4%	June 30, 2020	Your investment would rise to \$1,164
Worst return	-16.1%	March 31, 2020	Your investment would drop to \$839

Average return

The annual compound return of Series I of the fund was 14.7% over the past 10 years as of July 31, 2024. If you had invested \$1,000 in this series 10 years ago, your investment would now be worth \$3,941.

Who is this fund for?

Consider this fund if:

- you are looking for a core U.S. equity fund 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).

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series I units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

You pay no sales or redemption charges to BMO Investments Inc. if you buy, redeem or switch Series I units of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2024, the Series I expenses of the fund were 0.01% of its value. This equals \$0 for every \$1,000 invested.

	Annual rate (as a % of the series' value)
Management expense ratio (MER) This is the total of the management fee (which includes trailing commission) and operating expenses. This series of the fund does not pay management fees or operating expenses. These fees and expenses are negotiated and paid directly by each Series I investor.	0.00%
Trading expense ratio (TER) These are the fund's trading costs.	0.01%
Fund expenses	0.01%

More about the trailing commission

No trailing commission is paid to your representative's firm in respect of this series of the fund.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fee	What you pay
Short-term trading fee	0% to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch units of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Series I fees	Series I units are for institutional investors, for use within managed asset programs or structured products, who negotiate and pay separate fees to BMO Investments Inc. The maximum annual management fee and expenses payable by a Series I investor will not be greater than 2.00%, the management fee payable in respect of Series A units of the fund.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

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In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

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