

Program Overview

Get Your **All-in-One** Investment Solution

BMO ETF Portfolios use ETFs with the objective of producing smoother returns while looking to avoid the lows of volatile markets. You can select a portfolio based on your risk profile, knowing your investment will match your preferences and goals.

Convenient and Cost Effective way to get ETFs

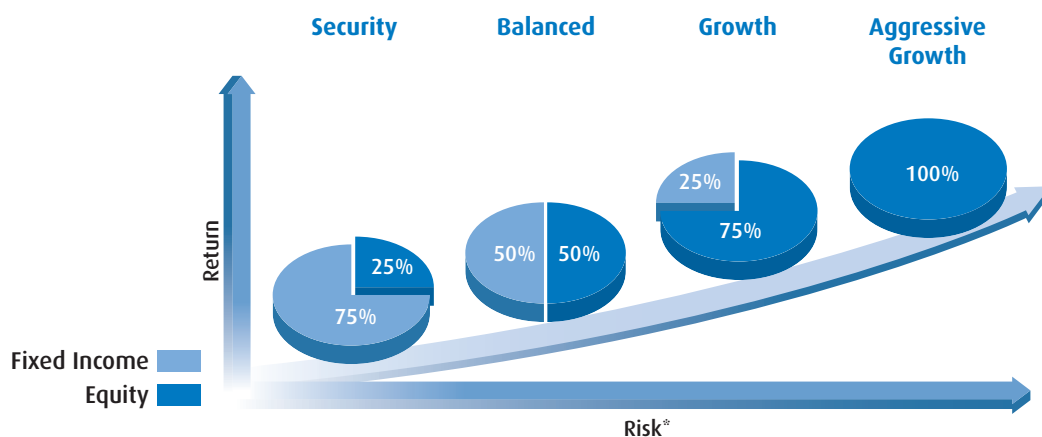
- ETFs or exchange traded funds are similar to mutual funds. An ETF is an investment fund that trades as a share throughout the day on a stock exchange. ETFs combine the advantages of tracking a passive index, coupled with low costs, liquidity and the flexibility of investing in a diversified portfolio of individual stocks in a single investment.
- By building portfolios that rebalance automatically, you're getting a portfolio that does the work for you.
- Review your personal situation with your financial planner/ investment advisor to learn about your risk preferences.
- With an understanding of your personal situation & objectives, you can match them directly with an ETF portfolio.



Portfolio Details

There is a BMO ETF Portfolio that matches your risk profile. The all-in-one solution, with its extensive list of benefits, is best used as a foundation, or the core component of an investor's overall investment portfolio.

Learn more about this innovative solution today by sitting down with your financial planner or investment advisor. You won't know how easy it is until you get started.



FIXED INCOME	Security ETF Portfolio	Balanced ETF Portfolio	Growth ETF Portfolio	Aggressive Growth ETF Portfolio
BMO Aggregate Bond Index ETF	50.0%	30.0%	10.0%	-
BMO Emerging Markets Bond Hedged to CAD Index ETF	-	5.0%	5.0%	-
BMO High Yield US Corporate Bond Hedged to CAD Index ETF	5.0%	5.0%	10.0%	-
BMO Short Federal Bond Index ETF	10.0%	5.0%	-	-
BMO Short Corporate Bond Index ETF	10.0%	5.0%	-	-
EQUITY				
BMO Junior Gold Index ETF	-	-	5.0%	5.0%
BMO S&P/TSX Capped Composite Index ETF	15.0%	15.0%	25.0%	30.0%
BMO S&P 500 Hedged to CAD Index ETF	-	10.0%	15.0%	15.0%
BMO Emerging Markets Equity Index ETF	-	-	10.0%	15.0%
BMO International Equity Hedged to CAD Index ETF	-	10.0%	15.0%	15.0%
BMO Equal Weight Utilities ETF	5.0%	5.0%	-	-
BMO Global Infrastructure Index ETF	-	5.0%	-	-
BMO Junior Oil Index ETF	-	-	-	5.0%
BMO Nasdaq 100 Equity Hedged to CAD Index ETF	-	-	5.0%	10.0%
BMO Equal Weight REITs Index ETF	5.0%	5.0%	-	-
BMO S&P/TSX Equal Weight Global Base Metals Hedged to CAD Index ETF	-	-	-	5.0%
MANAGEMENT EXPENSE RATIO (Advisor)**	1.65%	1.69%	1.75%	1.78%
REBALANCING FEATURES	Using Fund Flows and +/- 2.0% triggers	Using Fund Flows and +/- 2.0% triggers	Using Fund Flows and +/- 2.0% triggers	Using Fund Flows and +/- 2.0% triggers

* Risk is defined as the uncertainty of a return and the potential for capital loss in your investment. BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal.

** As of September 30, 2012. Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated.

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