

# BMO Managed Accounts Roadmap

## BMO Separately Managed Accounts (SMAs)<sup>1</sup>

### Sustainable Equity

**ESG – Canadian**

**BMO GAM Sustainable Canadian Equity Portfolio**  
 PM: So, Zeitler  
 Asset Mix:  
 100% Canadian Equity  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30bps  
 Currency: CAD Min: \$60K  
 Yield: 2.0%

**ESG – Global**

**BMO AM Sustainable Global Equity Portfolio (S Class Fund)**  
 Asset Mix:  
 100% Global Equity  
 Fee Schedule / Base Rate:  
 F Class Mutual Fund / 10 bps  
 Currency: CAD Min: \$500  
 MER: 39 bps  
 Yield: 1.0%

### Equity

**Canada**

**BMO AM Canadian Stock Selection**  
 PM: Luckock  
 Asset Mix:  
 100% Canadian Equity  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: CAD Min: \$60K

**Yield Focused**

**BMO AM Dividend Equity**  
 PM: Zeitler, Harrington  
 Asset Mix:  
 100% Canadian Equity  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: CAD Min: \$50K

**U.S.**

**BMO GAM U.S. Equity Sector Neutral Portfolio**  
 PM: Elliott, Hadwen, White  
 Asset Mix:  
 100% Equity  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: USD Min: \$50K  
 Yield: 1.2%

**North American**

**Pyrford North American Equity**  
 PM: Arain  
 Asset Mix:  
 80% U.S. / 20% Canadian Equity  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: Dual Min: \$90K

**Pyrford North American Equity (Constrained)**  
 PM: Arain  
 Asset Mix:  
 80% U.S. / 20% Canadian Equity  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: Dual Min: \$90K

**Global**

**Pyrford Global Equity**  
 PM: Cousins, Simons  
 Asset Mix:  
 100% Global Equity  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: Dual Min: \$100K

**International**

**Pyrford International Equity**  
 PM: Cousins, Simons  
 Asset Mix:  
 80% U.S. / 20% Can. Equity  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: USD Min: \$50K

**CTI U.S. Equity Portfolio**  
 PM: Ramos, Hans, Rosenblatt, Gurnee  
 Asset Mix:  
 100% Equity  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: USD Min: \$100K

**Total Equity**

**BMO AM Enhanced Total Equity**  
 PM: So, MAST  
 Asset Mix:  
 100% Equity  
 Fee Schedule / Base Rate:  
 SMA Nesbitt Burns Port / 5 bps  
 Currency: Dual Min: \$100K  
 MER: 10 bps

**BMO AM Income and Growth**  
 PM: Zeitler, Harrington  
 Asset Mix:  
 80% Equity / 20% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: CAD Min: \$100K  
 Yield: 3.0%

**NEW**

**BMO GAM Global Equity Sector Neutral Portfolio**  
 PM: Elliott, Hadwen  
 Asset Mix:  
 100% Global Equity  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: USD Min: \$100K

### Fixed Income

**Fixed Income**

**BMO AM Canadian Fixed Income**  
 PM: Osterback  
 Asset Mix:  
 100% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA Fixed Income / 20 bps  
 Currency: CAD Min: \$75K  
 Yield: 4.2%

**Alternative – Fixed Income**

**BMO GAM Global Absolute Return Bond Fund (F class fund)**  
 PM: Patton, Robinson  
 Asset Mix:  
 100% Global Equity  
 Fee Schedule / Base Rate:  
 F Class Mutual Fund / 10 bps  
 Currency: CAD Min: \$1,000  
 Yield: 3.7%  
 MER: 62 bps

### Balanced

**Balanced**

**BMO Capital Markets / BMO AM Canadian Core Plus Balanced**  
 PM: Belski, Lee  
 Asset Mix:  
 60% Equity / 40% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: Dual Min: \$100K  
 MER: 20 bps

### ETF Portfolios

**Yield Portfolio**

**BMO AM Enhanced Yield ETF**  
 PM: MAST  
 Asset Mix:  
 75% Equity / 25% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA ETF Portfolios / 10 bps  
 Currency: Dual Min: \$25K  
 MER: 62 bps

**Strategic ETF Portfolio Solutions**

**BMO AM Conservative ETF**  
 PM: MAST  
 Asset Mix:  
 40% Equity / 60% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA ETF Portfolios / 10 bps  
 Currency: Dual Min: \$25K  
 MER: 17 bps

**BMO AM Growth ETF**  
 PM: MAST  
 Asset Mix:  
 80% Equity / 20% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA ETF Portfolios / 10 bps  
 Currency: Dual Min: \$25K  
 MER: 17 bps

**Tactical Portfolios**

**BMO AM Tactical Income ETF**  
 PM: Shepherd  
 Asset Mix:  
 25% Equity / 75% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: Dual Min: \$25K  
 MER: 15 bps

**BMO AM Balanced ETF**  
 PM: MAST  
 Asset Mix:  
 60% Equity / 40% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA ETF Portfolios / 10 bps  
 Currency: Dual Min: \$25K  
 MER: 17 bps

**BMO AM Equity Growth ETF**  
 PM: MAST  
 Asset Mix:  
 100% Equity  
 Fee Schedule / Base Rate:  
 SMA ETF Portfolios / 10 bps  
 Currency: Dual Min: \$25K  
 MER: 18 bps

**BMO AM Tactical Asset Allocation ETF**  
 PM: Shepherd  
 Asset Mix:  
 75% Equity / 25% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA ETF Portfolios / 10 bps  
 Currency: Dual Min: \$25K  
 MER: 27 bps

**BMO AM Canadian Balanced**  
 PM: Luckock, Osterback  
 Asset Mix:  
 50% Equity / 50% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA Equity Internal / 30 bps  
 Currency: CAD Min: \$150K

**BMO AM Enhanced Balanced**  
 PM: So, MAST  
 Asset Mix:  
 60% Equity / 40% Fixed Income  
 Fee Schedule / Base Rate:  
 SMA Nesbitt Burns Port. / 5 bps  
 Currency: Dual Min: \$100K  
 MER: 20 bps

**BMO Mutual Funds**

Fund	Fund Code	Style	Minimum Investment	MER (bps) <sup>1</sup>
<b>FIXED INCOME</b>				
BMO Global Strategic Bond Fund (Class F)	BM095736	Global / High Yield Bond	\$500	81
BMO World Bond Fund (Class F)	BM095716	Global Fixed Income	\$500	80
BMO Core Plus Bond Fund (Class F)	BM095159	Canadian Fixed Income	\$500	55
<b>CANADIAN EQUITY</b>				
BMO Dividend Fund (Class F)	BM095146	Large Cap Value	\$500	70
BMO Sustainable Opportunities Canadian Equity Fund (Class F)	BM095111	Large Cap Core	\$500	65
BMO Low Volatility Canadian Equity ETF Fund (Class F)	BM095772	Large Cap Core	\$500	40
<b>U.S EQUITY</b>				
BMO U.S. Equity Plus Fund (Class F)	BM095744	Large Cap Core	\$500	82
BMO U.S. Equity Fund (Class F)	BM095723	Large Cap Core	\$500	84
<b>NORTH AMERICAN EQUITY</b>				
BMO Strategic Equity Yield Fund (Class F)	BM095290	Large Cap Core	\$500	70
<b>GLOBAL EQUITY</b>				
BMO Concentrated Global Equity Fund (Class F)	BM095213	Large Cap Core	\$500	96
BMO Global Dividend Fund (Class F)	BM095725	Large Cap Value	\$500	100
BMO Global Equity Fund (Class F)	BM095743	Large Cap Value	\$500	83
<b>ALTERNATIVE INVESTMENTS</b>				
BMO AM Global Absolute Return Bond Fund (Class F)	BM088202	Global Fixed Income	\$1,000	43

**BMO ETFs**

Fund	Ticker	Style	Minimum Investment	MER (bps) <sup>1</sup>
<b>CANADIAN EQUITY</b>				
BMO Low Volatility Canadian Equity ETF	ZLB	Large Cap Core	\$1,000	39
BMO S&P/TSX Capped Composite Index ETF	ZCN	Large Cap Core	\$1,000	5
<b>U.S EQUITY</b>				
BMO S&P 500 Index ETF	ZSP	Large Cap Core	\$1,000	9
BMO Low Volatility US Equity ETF	ZLU	Large Cap Value	\$1,000	33
BMO S&P 500 Hedged to CAD Index ETF	ZUE	Large Cap Core	\$1,000	9
<b>FIXED INCOME</b>				
BMO Aggregate Bond Index ETF	ZAG	Canadian Fixed Income	\$1,000	9
BMO Ultra Short-Term Bond ETF	ZST	Canadian Fixed Income	\$1,000	17
BMO Short Corporate Bond Index ETF	ZCS	Canadian Fixed Income	\$1,000	11
<b>EMERGING MARKETS</b>				
BMO MSCI Emerging Markets Index ETF	ZEM	Large Cap Core	\$1,000	26

**BMO Separately Managed Accounts (SMAs)<sup>1</sup>**

**Four Pillars**



**Equity**

**Balanced**

**Fixed Income**

<p><b>Canada</b></p> <p><b>BP Canadian Equity</b> PM: Luckock Asset Mix: 100% Canadian Equity Fee Schedule / Base Rate: SMA Equity Internal / 30 bps Currency: CAD Min: \$100K</p>	<p><b>U.S.</b></p> <p><b>CTI U.S. Equity Portfolio</b> PM: Ramos, Hans, Rosenblatt, Gurnee Asset Mix: 100% U.S. Equity Fee Schedule / Base Rate: SMA Equity Internal / 30 bps Currency: USD Min: \$100K</p>	<p><b>North American/ Total Equity</b></p> <p><b>BP Total Equity*</b> PM: Luckock Asset Mix: 50% Canadian Equity / 50% Global Equity Fee Schedule / Base Rate: SMA Equity Internal / 30 bps Currency: Dual / CAD Min: \$100K</p>	<p><b>Multi-Asset</b></p> <p><b>BP Canadian Balanced</b> PM: Luckock, Osterback Asset Mix: 50% Equity / 50% Fixed Income Fee Schedule / Base Rate: SMA Equity Internal / 30 bps Currency: CAD Min: \$100K</p>	<p><b>Canada</b></p> <p><b>BP Canadian Fixed Income</b> PM: Osterback Asset Mix: 100 % de Fixed Income canadiens Fee Schedule / Base Rate: SMA Fixed Income / 30 bps Currency: CAD Min: \$100K Yield: 4.3%</p>
<p><b>Yield Focused</b></p> <p><b>BP Income &amp; Growth</b> PM: Zeitler, Harrington Asset Mix: 100% Canadian Equity Fee Schedule / Base Rate: SMA Equity Internal / 30 bps Currency: CAD Min: \$100K Yield: 4.2%</p>	<p><b>International</b></p> <p><b>BP International Equity (Pyrford International)</b> PM: Cousins, Simons Asset Mix: 100% EAFE Equities Fee Schedule / Base Rate: SMA Equity Internal / 30 bps Currency: USD Min: \$100K</p>	<p><b>Global</b></p> <p><b>BP Global Equity (Pyrford International)</b> PM: Cousins, Simons Asset Mix: 100% Global Equity Fee Schedule / Base Rate: SMA Equity Internal / 30 bps Currency: USD Min: \$100K</p>	<p><b>BP Balanced</b> PM: Luckock, Osterback Asset Mix: 60% Equity / 40% Fixed Income Fee Schedule / Base Rate: SMA Equity Internal / 30 bps Currency: Dual Min: \$100K</p>	<p><b>BP Monthly Pay</b> PM: Osterback Asset Mix: 100 % de Fixed Income canadiens Fee Schedule / Base Rate: SMA Fixed Income / 30 bps Currency: CAD Min: \$100K Yield: 4.2%</p>
			<p><b>BP Canadian Core Plus Balanced (Capital Markets)</b> PM: Belski (Equity), Lee (Fixed Income) Asset Mix: 60% Equity / 40% Fixed Income Fee Schedule / Base Rate: SMA Equity Internal / 30 bps Currency: Dual Min: \$100K</p>	

**ETF Portfolios**

<p><b>Tactical ETF Portfolios</b></p> <p><b>BP Tactical Income ETF</b> PM: Shepherd Asset Mix: 75% Equity / 25% Fixed Income Fee Schedule / Base Rate: SMA ETF Portfolios / 10 bps Currency: Dual Min: \$50K MER: 10 bps</p>	<p><b>BP Tactical Asset Allocation ETF</b> PM: Shepherd Asset Mix: 75% Equity / 25% Fixed Income Fee Schedule / Base Rate: SMA ETF Portfolios / 10 bps Currency: Dual Min: \$50K MER: 27 bps</p>
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\*Portfolio is also available Hedged to CAD.

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**Eastern Canada**

**National**



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<sup>1</sup> MERs as of December 31, 2023.

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