

# Illustrative Portfolios

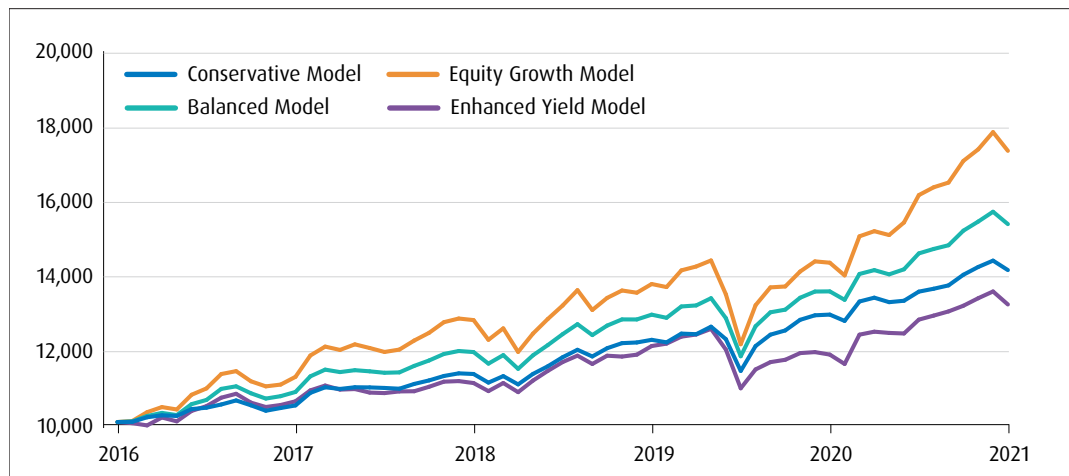
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Q3  
2021

## Portfolio characteristics

Conservative Model	
Equities	45%
Fixed Income	55%
<b>Regional Equities:</b>	
Canada	27%
USA	67%
Ex North America	6%
Balanced Model	
Equities	65%
Fixed Income	35%
<b>Regional Equities:</b>	
Canada	27%
USA	65%
Ex North America	8%
Equity Growth Model	
Equities	100%
Fixed Income	0%
<b>Regional Equities:</b>	
Canada	25%
USA	63%
Ex North America	12%
Enhanced Yield Model	
Equities	62%
Fixed Income	38%
<b>Regional Equities:</b>	
Canada	28%
USA	42%
Ex North America	30%

## Model Portfolio Performance – Growth of \$1,000,000 (September 30, 2021)<sup>1</sup>



The Conservative, Balanced and Equity Growth Model performance shown in the chart above is made up of actual performance data of the equivalent BMO ETF Portfolios and external funds, gross of fees and/or commissions. The Yield Model performance shown in the chart above uses benchmark performance and external funds, gross of fees and/or commissions. BMO ETF Portfolios are offered by BMO Investments Inc., which use the same strategic asset allocation model as the Model Portfolios. The indicated performance includes monthly rebalancing to strategic weights as indicated above. It is presented gross of fees and/or commissions, and assumes reinvestment of all distributions. The indicated performance does not take into account sales, redemption or optional charges or income taxes payable by any security holders, which would have reduced returns. The performance data shown attempts to depict how the Models would have performed and is for illustrative purposes only. It is not suggestive of future performance of the Model.



### Manager Allocations – Conservative Model Portfolio

	Weight
BMO Conservative ETF Portfolio Series F	35%
TD Canadian Core Plus Bond Fund Series F	20%
PIMCO Monthly Income Fund Series F	15%
BMO Global Infrastructure Index ETF (Ticker: ZGI)	-
Pyrford North American Equity Mandate (Unconstrained)	30%



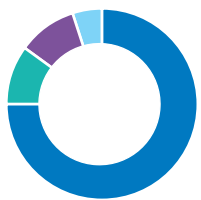
### Manager Allocations – Balanced Model Portfolio

	Weight
BMO Balanced ETF Portfolio Series F	40%
TD Canadian Core Plus Bond Fund Series F	10%
PIMCO Monthly Income Fund Series F	10%
BMO Global Infrastructure Index ETF (Ticker: ZGI)	5%
Pyrford North American Equity Mandate (Unconstrained)	35%



### Manager Allocations – Equity Growth Model Portfolio

	Weight
BMO Equity Growth ETF Portfolio Series F	50%
TD Canadian Core Plus Bond Series F	-
PIMCO Monthly Income Fund Series F	-
BMO Global Infrastructure Index ETF (Ticker: ZGI)	10%
Pyrford North American Equity Mandate (Unconstrained)	40%



### Manager Allocations – Enhanced Yield Model Portfolio

	Weight
BMO Enhanced Yield ETF Portfolio <sup>1</sup>	75%
TD Canadian Core Plus Bond Series F	10%
PIMCO Monthly Income Fund Series F	10%
BMO Global Infrastructure Index ETF (Ticker: ZGI)	5%
Pyrford North American Equity Mandate (Unconstrained)	-

## Performance % (Gross)

	3-Month	1-Year	2- Year	3-Year	5-Year	2020	2019	2018	2017
Conservative Model	0.9	9.5	7.5	7.8	7.2	8.1	12.5	1.1	7.1
Balanced Model	1.2	13.6	9.2	9.0	9.1	7.4	15.2	0.8	11.0
Equity Growth Model	1.6	21.4	12.5	10.9	11.8	6.8	19.7	-0.5	15.1
Enhanced Yield Model	0.3	11.6	4.6	6.1	5.8	0.6	14.7	-0.6	7.6

## Risk

	3-Year Volatility	5-Year Volatility	3-Year Sharpe Ratio	5-Year Sharpe Ratio
Conservative Model	7.7	6.3	1.0	1.1
Balanced Model	9.5	7.9	0.9	1.1
Equity Growth Model	12.9	10.7	0.8	1.1
Enhanced Yield Model	9.2	7.7	0.6	0.7



Sources: Bloomberg, BMO ETFs; as at September 30, 2021.

<sup>1</sup> Due to short live history, BMO AM Enhanced Yield ETF Portfolio returns are represented with the benchmark performance. Benchmark is 25% FTSE Canada Universe/20% MSCI Canada High Dividend Yield /30% MSCI USA High Dividend Yield/25% MSCI Europe High Dividend Yield.

Portfolio statistics are subject to change from market drift and portfolio asset mix updates.

Risk Free Rate Assumed to be the Canada Overnight Rate

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