

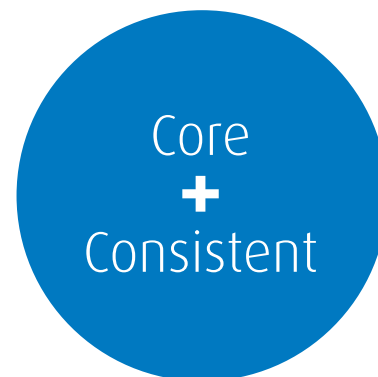
BMO's Suite of Balanced SMA Portfolios

Strategies Designed to Perform in Bull and Bear Markets

If It Isn't Broken, Don't Fix It

Though some question the efficacy of the 60/40 model, the traditional balanced fund continues to be a fundamental component of portfolio construction. For many Advisors, the diversified mix of equities and bonds offers a streamlined, one-ticket solution that keeps clients invested over the full market cycle, enabling them to look past macro headwinds—such as rising inflation and geopolitical risk.

Historically, the 60% equities provides long-term exposure to growth, while having 40% bonds is meant to add downside protection and offset near-term declines. Our strategies are also designed to meet a wide spectrum of risk appetites. Investors gain access to a broad combination of assets across various



geographic exposures—including blue-chip stocks, federal and provincial government bonds, and investment-grade credit—managed by teams of expert portfolio managers with more than 158 years of combined industry experience.

BMO Balanced Portfolios

BMO AM Canadian Balanced Portfolio^{*}

- 100% exposure to the Canadian market provides investors with a core holding, incorporating a natural overweight to Energy and Financials
- Static asset allocation
- **Geographic Exposure:** 
- **Portfolio Managers:** Jordan Luckock & Andrew Osterback
- **Asset Mix:** 50% Equity/50% Fixed Income
- **Fee Schedule/Base Rate:** SMA Equity Internal/30 bps¹
- **Currency:** CAD
- **Minimum Investment:** \$150K

BMO AM Enhanced Balanced Portfolio

- Blending North American equities with global asset allocation through regional and factor tilts allows for a wider opportunity set
- The strategy offers an effective combination of **active** and **passive** management, with allocations managed by the Multi-Asset Solutions Team (MAST)
- The most **actively-managed** of our Balanced mandates
- **Geographic Exposures:**   
- **Portfolio Manager:** Jennifer So
- **Asset Mix:** 60% Equity/40% Fixed Income
- **Fee Schedule/Base Rate:** SMA Nesbitt Burns Port./5 bps¹
- **Currency:** Dual
- **Minimum Investment:** \$100K
- **MER:** 20 bps

^{*}Also available on Blueprint.

BMO CM/BMO AM Canadian Core Plus Balanced Portfolio*

- Access the best of BMO Capital Markets (Brian Belski) for equities, and BMO Global Asset Management (Matt Montemurro) for fixed income
- Exposure to Canadian and U.S. blue chip equities, plus high-quality, investment-grade fixed income to offset portfolio risk
- Static asset allocation
- **Geographic Exposures:** 
- **Portfolio Managers:** Brian Belski and Matt Montemurro
- **Asset Mix:** 60% Equity/40% Fixed Income
- **Fee Schedule/Base Rate:** SMA Equity Internal/30 bps¹
- **Currency:** Dual
- **Minimum Investment:** \$100K
- **MER:** 20 bps

BMO AM Balanced ETF Portfolio

- An all-in-one **passive** solution that leverages the depth, breadth and cost-efficiency of BMO ETFs (no single stocks)
- Leverages the MAST team's house view on asset allocation – the Five Lenses strategy
- **Geographic Exposure:** 
- **Portfolio Manager:** Multi-Asset Solutions Team (MAST)
- **Asset Mix:** 60% Equity/40% Fixed Income
- **Fee Schedule/Base Rate:** SMA ETF Portfolios/10 bps¹
- **Currency:** CAD
- **Minimum Investment:** \$25K
- **MER:** 17 bps

*Also available on Blueprint.

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BMO  **Global Asset Management**

¹ As of February 2023.

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