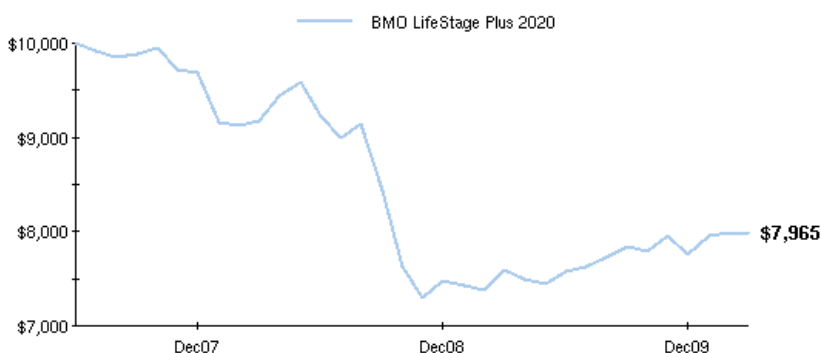


Fund Information

Unit Price (as of Mar 17, 2010)	\$7.9161
Date Started	Jun 18, 2007
Net Assets (as of Feb 26, 2010)	\$140.7 M
MER (as of Sep 30, 2009)	1.70%
Baycom Number	BMO411
Minimum Investment	
Initial Investment	\$500
Additional Investment	\$50
Continuous Savings Plan (CSP)	\$50
Distribution Policy	
Income	Annually
Capital Gains	Annually
Guaranteed Maturity Amount (per unit)	\$10.1859

Growth of \$10,000

(as of Feb 28, 2010)



Calendar Performance



Investment Objectives and Strategies

To provide the opportunity for capital appreciation during the term of the fund by investing in mutual funds, fixed income securities and cash equivalents. The percentage allocated to each of these asset classes will be determined by the fund's asset allocation strategy.

For those units that are held to the Target End Date of June 30, 2020, the fund intends to pay an amount per unit equal to the greater of the following two values (the "Guaranteed Maturity Amount"):

- (i) \$10.00 (the net asset value per unit on the start date of the fund), or
- (ii) the highest net asset value per unit during the period from the start date of the fund up to and including the Target End Date.

Performance History

(as of Feb 28, 2010)

YTD	3.07%
3 Month	0.39%
1 Year	8.32%
3 Years	-
5 Years	-
10 Years	-
20 Years	-
30 Years	-
Since Inception	-8.22%

Top 10 Holdings

(as of Feb 28, 2010)

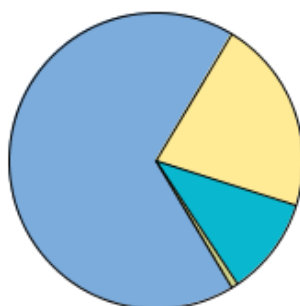
Hydro-Quebec, Series HL-2020, 11.000% Aug 15, 2020	32.4%
Province of Ontario, 4.200% Jun 2, 2020	21.5%
Province of British Columbia, Series SE20, Stripped, Sep 5, 2020	20.0%
Government of Canada, 4.250% Jun 1, 2018	6.9%
Province of Manitoba, Medium Term Notes, 4.750% Feb 11, 2020	2.8%
Ontario Hydro Corporation, Stripped, May 26, 2020	2.9%
Province of Nova Scotia, Stripped, Dec 1, 2020	2.8%
Province of British Columbia, Stripped, Feb 23, 2020	2.5%
Ontario Hydro Corporation, Stripped, Aug 18, 2020	2.2%
Province of Quebec, Stripped, Jul 16, 2020	1.9%

Fund Management

Jones Heward Investment Counsel Inc.
Michael Stanley

Asset Allocation

(as of Feb 28, 2010)



Provincial Guaranteed Bonds	67.4%
Corporate Bonds	21.5%
Government Of Canada Guaranteed Bonds	10.6%
Cash/Receivables/Payables	0.5%

How to Reach Us

1-800-665-7700

7 a.m. to 11 p.m. (E.S.T.), Monday through Friday
9 a.m. to 5 p.m. (E.S.T.), Saturday

Note: Please see next page for important disclaimer and fund-specific information.

Disclaimer

BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Except as otherwise noted, the indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Please note: securities regulators do not allow us to show performance data for funds that have been available for less than one year.

Mutual funds are not guaranteed or covered by the Canadian Deposit Insurance Corporation, the Régie de l'assurance-dépôts du Québec or by any other government deposit insurer. The value of mutual funds change frequently and past performance may not be repeated.

In order to receive the Guaranteed Maturity Amount offered by BMO LifeStage Plus Funds, investors must remain invested in the fund until its Target End Date. If an investor redeems any of his or her units prior to the fund's Target End Date, the investor will receive the price per unit based on the fund's net asset value next determined by BMO Investments Inc.'s receipt of their redemption request, which may be less than the Guaranteed Maturity Amount. Please read the prospectus of the mutual fund before investing and for important information on the Guaranteed Maturity Amount.

This fund profile is provided for informational purposes only. Particular investments and/or trading strategies should be evaluated relative to each individual's investment objectives. The information contained in this fund profile is not, and should not be construed as, investment or tax advice. You should not act or rely on the information contained in this fund profile without seeking the advice of an appropriate professional advisor.

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