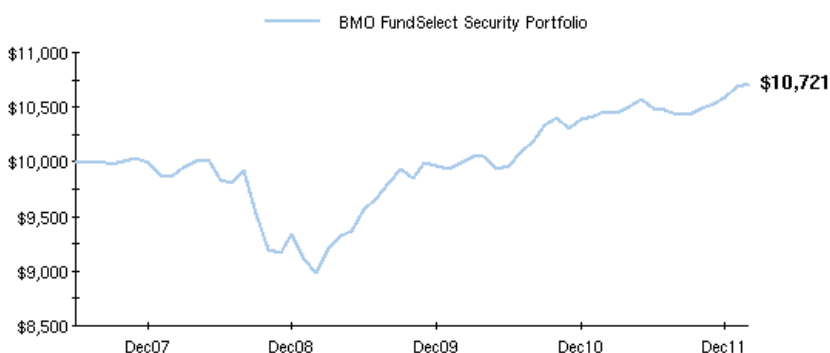


Portfolio Information

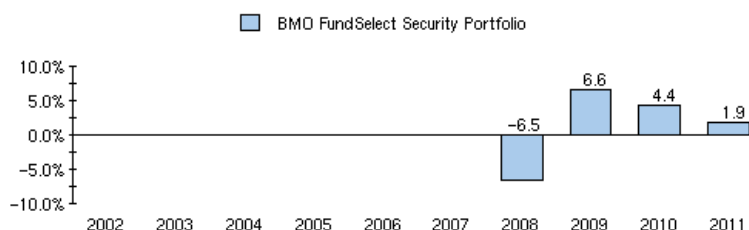
Unit Price (as of Feb 08, 2012)	\$10.1971
Date Started	Jun 18, 2007
Net Assets (as of Jan 31, 2012)	\$129.2 M
MER (as of Sep 30, 2010)	2.33%
Baycom Number	BMO475
Minimum Investment	
Initial Investment	\$1,000
Additional Investment	\$100
Continuous Savings Plan (CSP)	\$100
Distribution Policy	
Income	Annually
Capital Gains	Annually

Growth of \$10,000

(as of Jan 31, 2012)



Calendar Performance



Investment Objectives and Strategies

The fund's objective is to preserve the value of your investment and to provide interest income by investing primarily in mutual funds invested in more secure asset classes like cash or cash equivalents and fixed income investments with only a limited exposure to mutual funds invested in equity securities.

The manager employs a strategic asset allocation strategy designed to maintain focus on long-term performance. As part of this strategy, the manager will invest in a wide range of BMO Mutual Funds, as well as mutual funds from industry-leading mutual fund companies.

Performance History

(as of Jan 31, 2012)

YTD	1.02%
3 Month	1.92%
1 Year	2.67%
3 Years	5.49%
5 Years	-
10 Years	-
20 Years	-
30 Years	-
Since Inception	1.35%

Portfolio Holdings

(as of Jan 31, 2012)

Mackenzie Sentinel ShortTerm Income	22.8%
BMO World Bond	14.9%
Trimark Canadian Bond	14.0%
BMO Bond	13.7%
BMO Dividend Class	7.6%
CI Synergy Canadian Corporate Class	5.1%
BMO T-Bill	4.9%
BMO U.S. Equity	4.2%
Trimark International Companies-A	4.1%
BMO Global Equity Class	4.0%

Fund Management

BMO Asset Management Inc.

Keith Taylor

Portfolio Asset Mix

(as of Jan 31, 2012)



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. Please read the prospectus of the mutual fund before investing. 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.

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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