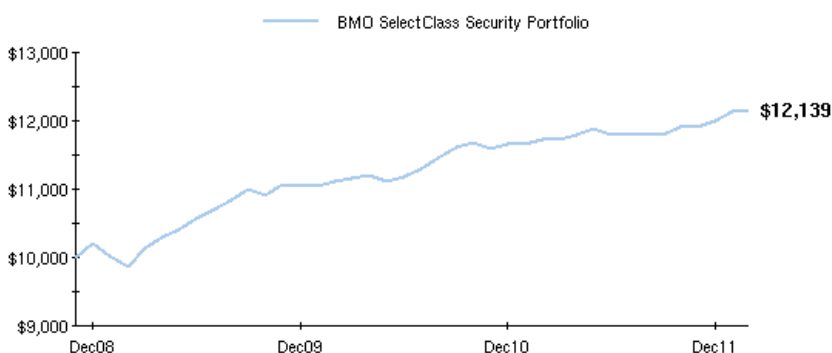


### Fund Information

<b>Unit Price</b> (as of Feb 08, 2012)	<b>\$12.1426</b>
<b>Date Started</b>	<b>Nov 17, 2008</b>
<b>Net Assets</b> (as of Jan 31, 2012)	<b>\$2,132.7 M</b>
<b>MER</b> (as of Sep 30, 2010)	<b>2.38%</b>
<b>Baycom Number</b>	<b>BMO480</b>
<b>Minimum Investment</b>	
Initial Investment	<b>\$1,000</b>
Additional Investment	<b>\$100</b>
Continuous Savings Plan (CSP)	<b>\$100</b>
<b>Distribution Policy</b>	
Income	Annually
Capital Gains	Annually

### Growth of \$10,000

(as of Jan 31, 2012)



### Calendar Performance



### Investment Objectives and Strategies

To preserve value by investing primarily in mutual funds invested in lower risk asset classes, such as cash or cash equivalents and fixed income investments, with only limited exposure to mutual funds invested in equity securities. The Portfolio may also invest directly in fixed income securities and cash or cash equivalents.

### Performance History

(as of Jan 31, 2012)

YTD	<b>1.19%</b>
3 Month	<b>1.99%</b>
1 Year	<b>4.04%</b>
3 Years	<b>6.61%</b>
5 Years	-
10 Years	-
20 Years	-
30 Years	-
Since Inception	<b>6.65%</b>

### Top 10 Holdings

(as of Jan 31, 2012)

BMO Bond	<b>34.6%</b>
BMO World Bond	<b>14.9%</b>
BMO Mortgage and Short-Term Income	<b>14.8%</b>
BMO Global Strat Bond Fund A	<b>9.8%</b>
BMO U.S. Equity	<b>7.4%</b>
BMO GDN Cdn Lrg Cap Equ Mutual	<b>5.0%</b>
BMO European	<b>4.9%</b>
BMO Equity	<b>4.9%</b>
BMO GDN Asian Grth & Inc-M	<b>2.5%</b>
Gov't of Canada FEB/02/12	<b>0.3%</b>

### Fund Management

**BMO Asset Management Inc.**  
Keith Taylor

### Sector Allocation

(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

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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. For money market funds, the performance data assumes reinvestment of distributions only and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. In addition, for money market funds, there can be no assurances that the fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment in the fund will be returned to you. Mutual funds are not guaranteed or covered by the Canada 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.

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