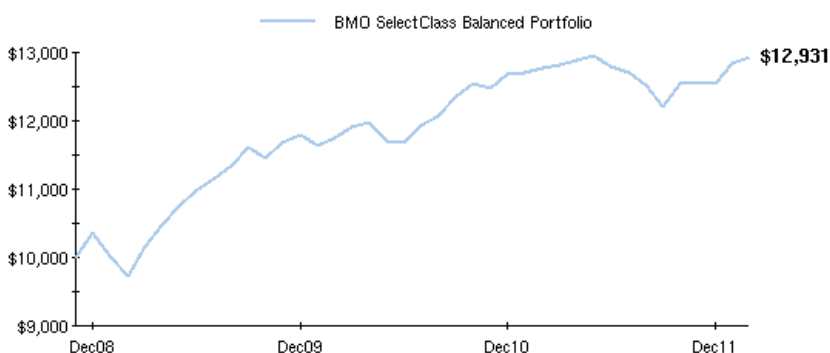


Fund Information

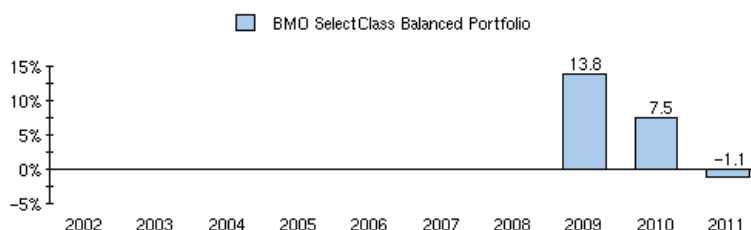
Unit Price (as of Feb 08, 2012)	\$13.0072
Date Started	Nov 17, 2008
Net Assets (as of Jan 31, 2012)	\$1,074.7 M
MER (as of Sep 30, 2010)	2.53%
Baycom Number	BMO481
Minimum Investment	
Initial Investment	\$1,000
Additional Investment	\$100
Continuous Savings Plan (CSP)	\$100
Distribution Policy	
Income	Annually
Capital Gains	Annually

Growth of \$10,000

(as of Jan 31, 2012)



Calendar Performance



Investment Objectives and Strategies

To provide a balanced portfolio by investing in a mix of mutual funds that invest primarily in fixed income and equity securities and that provide the potential for some capital appreciation. The Portfolio may also invest directly in fixed income securities and cash or cash equivalents.

Performance History

(as of Jan 31, 2012)

YTD	2.44%
3 Month	2.41%
1 Year	1.17%
3 Years	8.64%
5 Years	-
10 Years	-
20 Years	-
30 Years	-
Since Inception	9.15%

Top 10 Holdings

(as of Jan 31, 2012)

BMO Bond	22.2%
BMO U.S. Equity	12.9%
BMO GDN Cdn Lrg Cap Equ Mutual	10.6%
BMO Equity	10.4%
BMO Global Strat Bond Fund A	9.8%
BMO Mortgage and Short-Term Income	9.8%
BMO European	7.8%
BMO Emerging Markets	6.6%
BMO World Bond	4.9%
BMO GDN Asian Grth & Inc-M	4.4%

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.

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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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