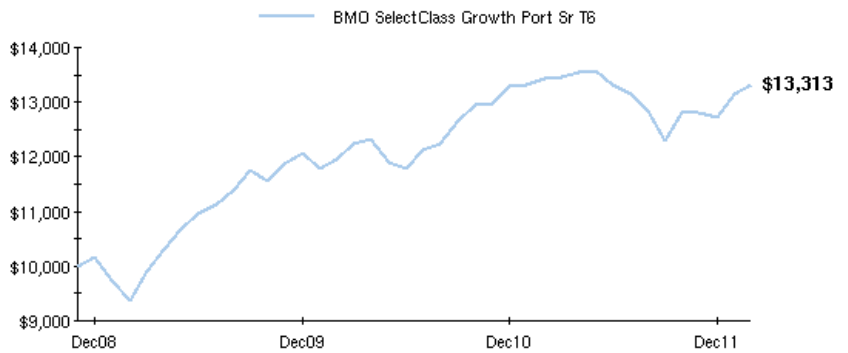


Fund Information

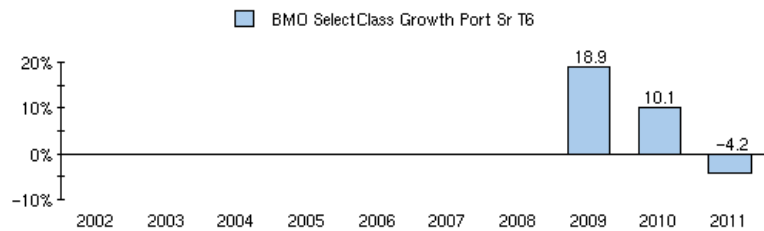
Unit Price (as of Feb 08, 2012)	\$10.9798
Date Started	Nov 17, 2008
Net Assets (as of Jan 31, 2012)	\$8.1 M
MER (as of Sep 30, 2010)	2.65%
Baycom Number	BMO432
Minimum Investment	
Initial Investment	\$1,000
Additional Investment	\$100
Continuous Savings Plan (CSP)	\$100
Distribution Policy	
Income	Monthly
Capital Gains	Annually

Growth of \$10,000

(as of Jan 31, 2012)



Calendar Performance



Investment Objectives and Strategies

To provide long-term growth by investing primarily in mutual funds invested in equity securities and, to a lesser extent, in fixed income securities. The Portfolio may also invest directly in fixed income securities and cash or cash equivalents.

Performance History

(as of Jan 31, 2012)

YTD	3.34%
3 Month	2.76%
1 Year	-1.29%
3 Years	10.50%
5 Years	-
10 Years	-
20 Years	-
30 Years	-
Since Inception	10.08%

Top 10 Holdings

(as of Jan 31, 2012)

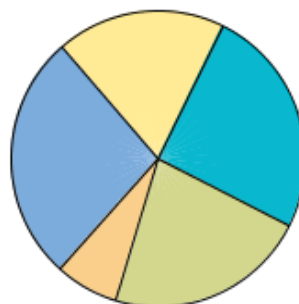
BMO U.S. Equity	15.4%
BMO Bond	14.8%
BMO GDN Cdn Lrg Cap Equ Mutual	12.3%
BMO Equity	12.1%
BMO Emerging Markets	10.2%
BMO European	9.7%
BMO World Bond	5.0%
BMO Special Equity	5.0%
BMO GDN Gbl Small Cap Classic	4.8%
BMO GDN Asian Grth & Inc-M	4.8%

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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