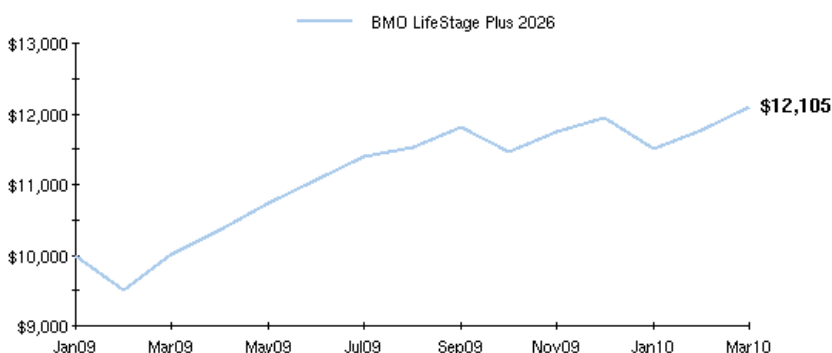


Fund Information

Unit Price (as of Mar 17, 2010)	\$12.2370
Date Started	Jan 26, 2009
Net Assets (as of Feb 26, 2010)	\$10.6 M
MER (as of Sep 30, 2009)	2.62%
Baycom Number	BMO417
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)	\$12.2370

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 from time to time be determined by the fund's asset allocation strategy.

For those units that are held to the Target End Date of June 30, 2026, 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 per unit (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	-1.52%
3 Month	0.11%
1 Year	23.56%
3 Years	-
5 Years	-
10 Years	-
20 Years	-
30 Years	-
Since Inception	17.25%

Top 10 Holdings

(as of Feb 28, 2010)

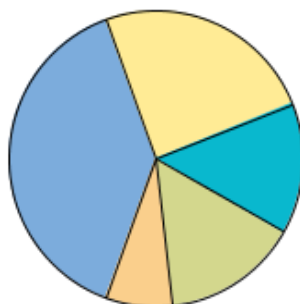
BMO Dividend Fund Series I	39.0%
BMO Monthly Income Fund Series I	24.5%
BMO U.S. Equity Fund, Series I	14.8%
BMO International Value Class Series I	14.7%
Cash/Receivables/Payables	7.0%

Fund Management

Jones Heward Investment Counsel Inc.
Michael Stanley

Asset Allocation

(as of Feb 28, 2010)



Canadian Equity Fund	39.0 %
Canadian Balanced Fund	24.5 %
U.S. Equity Fund	14.7 %
International Equity Fund	14.8 %
Cash/Receivables/Payables	7.0 %

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