

Portfolio Information

Date Started	May 04, 1998
Eligibility	RESP
Minimum Investment	
Initial Investment	\$1,000.00
Additional Investment	\$100.00
Continuous Savings Plan (CSP)	\$100
Portfolio Number	BMO099IN

BMO Intuition® RESP Portfolios

About BMO Intuition® Education Savings Plan

Making it easy to save for a child's education . . .

BMO Intuition RESP Portfolios allow a client to save money for a loved one's education, whether it be their child, grandchild, niece or nephew, through a diversified RESP mutual fund portfolio.

BMO Intuition Portfolio client benefits include:

- Based upon strategic asset allocation
- Matched to your client's risk profile
- Helps optimize return for different risk tolerances
- Provides automatic rebalancing
- Access to professional money management

Portfolio Objective

BMO Intuition RESP Savings Portfolio is suited for the security-conscious investor. Emphasis is on capital preservation and flexibility with limited exposure to funds invested in stocks or equities.

As with all BMO Intuition Strategic Portfolios, your contributions will be automatically distributed according to the make-up of your Savings Portfolio. For the GIC portion of this portfolio, the minimum purchase is \$250. Contributions will accumulate in a BMO Bank of Montreal Daily Interest Savings Account and a GIC will automatically be purchased once the \$250 minimum amount has been accumulated. Because this portfolio contains a GIC component and has been designed to provide investors with less variability, this portfolio will not be automatically rebalanced.

How to Reach Us

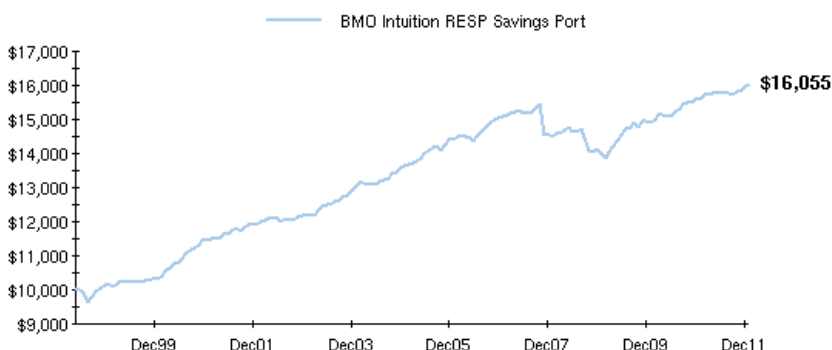
1-800-665-7700

7 a.m. to 11 p.m. (E.S.T.), Monday through Friday
9 a.m. to 5 p.m. (E.S.T.), Saturday

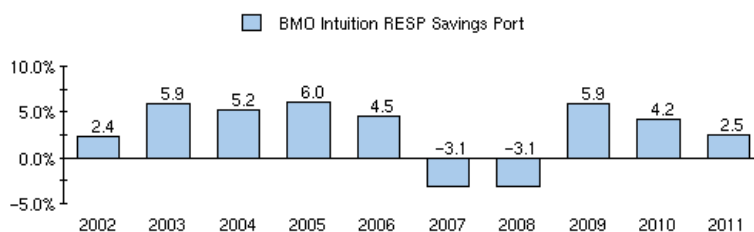
Note: Please see next page for important disclaimer and fund-specific information.

Growth of \$10,000

(as of Jan 31, 2012)



Calendar Performance



Portfolio Performance History

(as of Jan 31, 2012)

YTD	3 months	1 year	3 years	5 years	10 years	20 years	30 years	Since Inception
0.52%	1.41%	2.97%	4.73%	1.28%	3.02%	-	-	3.55%

BMO Mutual Fund Content

Asset Allocation



Disclaimer

BMO Mutual Funds and BMO Intuition Portfolios 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 and the use of an asset allocation service. Please read the prospectus of the mutual fund before investing, including the prospectus of the participating funds in which investments may be made under an asset allocation service. Except as otherwise noted, the indicated rates of return are the historical annual compounded total returns including changes in unit or share value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. For portfolios offered under an asset allocation service, the indicated rates of return assume the investment strategy recommended by the asset allocation service is used and are after deduction of the fees and charges in respect of the service. In addition, the returns are based on the historical annual compounded total returns (as described above) of the participating funds. 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.

On October 21, 2005, the overall weightings of the funds within these portfolios, as well as the fund holdings themselves were adjusted. This adjustment could have affected the performance of the portfolios, had it been in effect throughout the performance measurement periods presented.

This fund profile is provided for informational purposes only. The information contained in this fund profile is not, and should not be construed as investment advice to any party. Investments should be evaluated relative to the individual's investment objectives and professional advice should be obtained with respect to any circumstances.

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