

BMO Intuition RESP Security Portfolio

ABOUT BMO INTUITION RESP

BMO Intuition RESP allows you to choose from five professionally managed portfolios. Depending on your specific goals, time horizon, risk tolerance and the age of your beneficiary, you will be matched to a specific portfolio of investments.

It starts with an easy to follow questionnaire that helps you understand your investment preferences. Based on this information, you are matched with a portfolio of investments diversified across a range of asset classes and management styles to help maximize your potential returns while managing volatility given your level of risk tolerance.

BMO Intuition RESP Portfolios are rebalanced periodically to maintain your original mix of assets. If you are invested in a strategic portfolio, it will generally be reviewed four times a year and will automatically be rebalanced for you if the strategic portfolio exceeds its set target range in order to restore the recommended weightings of the funds in the portfolio.

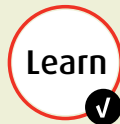


BENEFITS OF BMO INTUITION RESP

- Based upon strategic asset allocation
- Matched to your risk profile
- Helps enhance returns for different risk tolerances
- Provides automatic rebalancing
- Access to professional money management

PORTFOLIO INFORMATION

To learn more about BMO Intuition RESP Portfolios, please contact us at 1-800-665-7700.

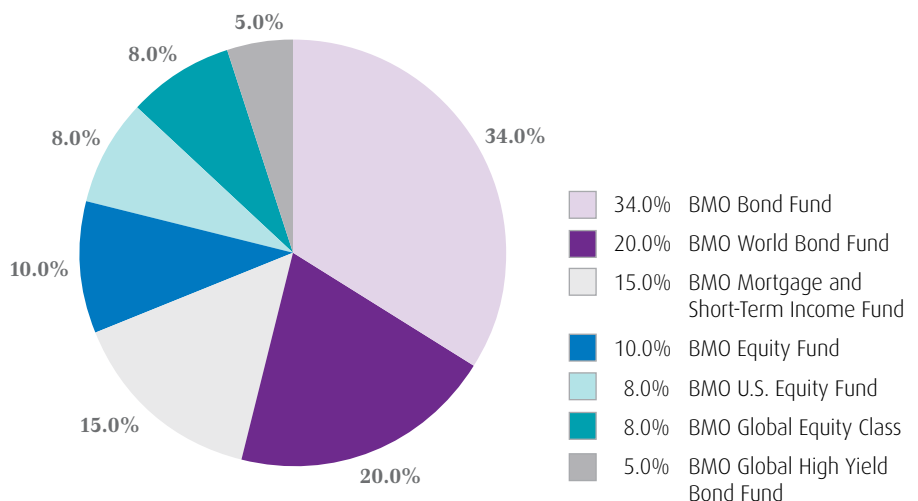


PORTFOLIO COMPOSITION

BMO Intuition RESP Security Portfolio is suited for the security conscious investor. Emphasis is placed primarily on the BMO Mutual Funds invested in more secure asset classes like fixed income investments, with only a limited exposure to funds invested in stocks or equities.

Automatic Rebalancing

If any mutual fund in your portfolio moves outside its target range by +/- 2.0%, your portfolio will be rebalanced to maintain its original mix of assets.



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BMO Mutual Funds and BMO Intuition Portfolios are offered by BMO Investments Inc., a financial services separate and apart from Bank of Montreal. Investments should be evaluated relative to the individual's investment objectives and professional advice should be obtained with respect to any circumstances. For informational purposes only.

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, including the prospectus of the participating funds in which investments may be made under an asset allocation service. 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. BMO GICs are issued by Bank of Montreal Mortgage Corporation and BMO Trust Company, and are guaranteed by BMO of Montreal.



Making money make sense™