

BMO LifeStage Plus Funds

Growth potential, diversification and protection in one simple product

When are your goals?

You may be setting aside money for retirement, but will you need to start drawing on that money in five years or 15 years? Similarly, suppose you're saving for your child's post-secondary education. Your investment choices are likely to be different if your child is currently 16 than if he or she is still a toddler.

Whatever your personal objectives, BMO LifeStage Plus Funds can help you reach them – and all you need to do is identify your investment goals and the right investment time frame.

Professional fund managers do the rest, setting the appropriate asset allocation, then monitoring and rebalancing your portfolio overtime, with the asset mix becoming more conservative so your money is ready when you need it. In the meantime, you benefit from exposure to the growth potential of a mix of high-quality equity and fixed-income mutual funds over a set period of time.

You can withdraw your money at any time – but there's an important advantage to remaining invested. If you remain invested in the fund until its target end date, you will benefit from the Guaranteed Maturity Amount.[†]

How does the Guaranteed Maturity Amount work?

Each fund within BMO LifeStage Plus Funds has a special feature that locks in gains as they occur. At the fund's target end date you will receive **either** an amount equal to the net asset value per unit on the start date of the fund **or** the highest net asset value per unit from inception up to the target end date – **whichever is greater**.

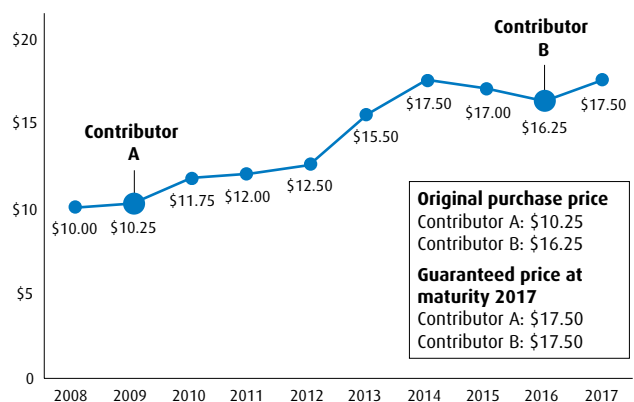
This special feature can help you benefit from market increases and also helps protect you from market declines. No matter what happens in the market, you will receive at least the net asset value per unit on the start date of the fund. To take advantage of the Guaranteed Maturity Amount, you must remain invested in the fund until the fund's target end date.



With multiple target end dates, you can choose the series that most closely matches your investment time frame:

- 17** BMO LifeStage Plus 2017 Fund
- 22** BMO LifeStage Plus 2022 Fund
- 25** BMO LifeStage Plus 2025 Fund
- 26** BMO LifeStage Plus 2026 Fund
- 30** BMO LifeStage Plus 2030 Fund

Capturing growth with the Guaranteed Maturity Amount

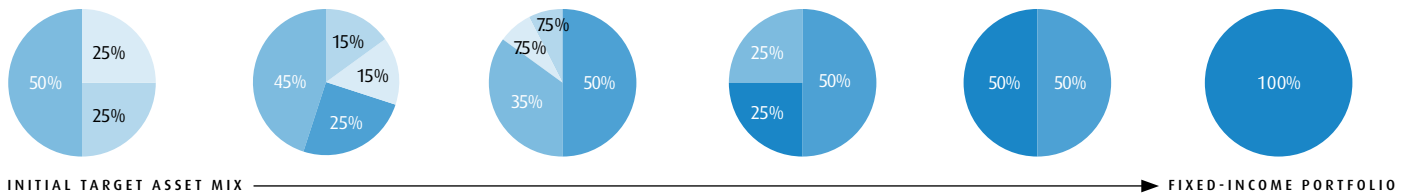


The table shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the mutual fund or returns on investment in the mutual fund.

When you're investing, one of the first things your investment professional will ask you is, "What are your goals?" The next question is often, "When do you need to achieve those goals?"

How does the asset mix change?

As the fund's target end date approaches over time, or if market conditions change, the portfolio shifts to hold fewer equity investments and more fixed-income investments**. These changes help to ensure that you benefit from growth potential in the earlier phase of the fund and have the money you need when the fund reaches its target end date.



The mutual fund and/or fixed income component of each BMO Guardian LifeStage Plus Advisor Series Fund is invested in one or more of the following:

■ BMO International Value Class
 ■ BMO U.S. Equity Fund
 ■ BMO Dividend Fund
 ■ BMO Monthly Income Fund
 ■ Fixed-Income Portfolio

For illustrative purposes only.
Note: Initial Target Asset Mix will vary by target end date



Why choose BMO LifeStage Plus Funds?

No matter what your goal or target date may be, you will benefit from:

- **Growth potential** from underlying mutual funds.
- **Evolving diversification** through an asset allocation that adjusts to stay in step with your investment time frame.
- **Protection of gains**, with the Guaranteed Maturity Amount, provided you remain invested in the fund until the fund's target end date.
- **Range of options** – choose the fund that suits your investment goals and time frame.

Whether on their own or as part of a diversified portfolio, BMO LifeStage Plus Funds can help you reach your goals. Your investment professional can help you choose the appropriate funds based on your particular situation.

BMO  **Mutual Funds®**
Making money make sense™

† In order to receive the Guaranteed Maturity Amount, investors must remain invested in the Fund until the Fund's target (fixed) end date. If an investor redeems any of his or her units of the Fund prior to the target end date, the investor will receive the price per unit based on the Funds net asset value next determined after BMO Investments Inc.'s receipt of their redemption request, which may be less than the Guaranteed Maturity Amount. Please read the Fund's prospectus before investing and for important information regarding the Guaranteed Maturity Amount.

** The asset allocation strategy for BMO LifeStage Plus Funds determines the balance between the Mutual Fund component and the Fixed Income component based on a number of factors, including the remaining time until the Target End Date, the amount of the fund's portfolio required to cover the Guaranteed Maturity Amount, the state of equity markets and any changes in interest rates. Once the fund's portfolio has been adjusted, the portfolio cannot be readjusted to any previous target asset mix.

This communication is intended for informational purposes only. The information contained herein 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 circumstance.

BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and a separate legal entity from Bank of Montreal. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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