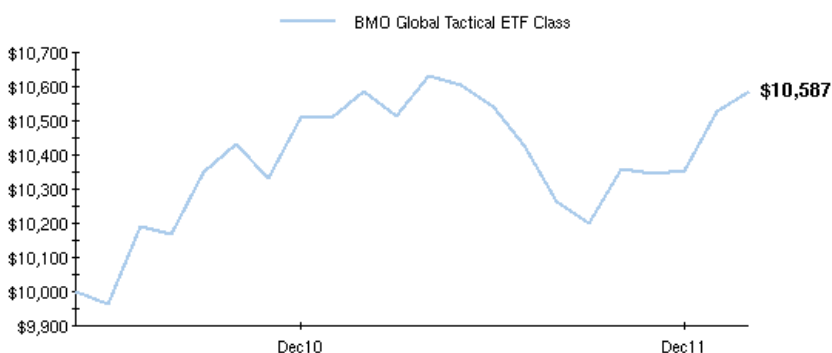


Fund Information

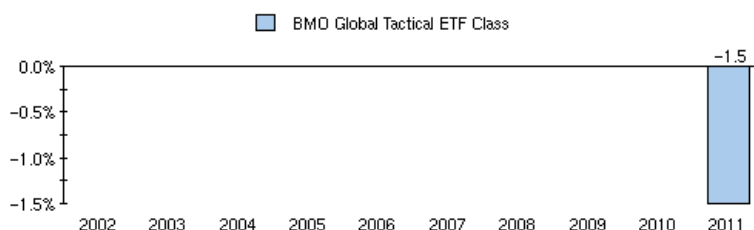
Unit Price (as of Feb 06, 2012)	\$10.2269
Date Started	May 03, 2010
Net Assets (as of Jan 31, 2012)	\$2.2 M
MER (as of Sep 30, 2010)	1.73%
Baycom Number	BMO293
Minimum Investment	
Initial Investment	\$500
Additional Investment	\$50
Continuous Savings Plan (CSP)	\$50
Distribution Policy	
Income	Annually
Capital Gains	Annually

Growth of \$10,000

(as of Dec 31, 2011)



Calendar Performance



Investment Objectives and Strategies

This fund's investment objective is to provide a balance between income and growth over the long-term.

The Fund invests primarily in exchange traded funds that invest in global equity and fixed income securities. The fund may also invest in other mutual funds or invest directly in global fixed income securities and cash or cash equivalents. The portfolio manager may change the fund's asset mix according to its outlook for each asset class.

Performance History

(as of Dec 31, 2011)

YTD	-1.49%
3 Month	1.49%
1 Year	-1.49%
3 Years	-
5 Years	-
10 Years	-
20 Years	-
30 Years	-
Since Inception	0.00%

Top 10 Holdings

(as of Jan 31, 2012)

BMO World Bond	30.3%
BMO Short Federal Bond Index ETF	30.0%
BMO International Equity Index ETF	26.2%
BMO Dow Jones Industrial Avg CA ETF	9.0%
BMO Emerging Markets Equity ETF	3.1%

Fund Management

Pyrford International Limited

Robert Taylor
Tony Cousins

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.

Disclaimer

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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 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. Mutual funds are not guaranteed or covered by the Canadian 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.

This fund profile is provided for informational purposes only. Particular investments and/or trading strategies should be evaluated relative to each individual's investment objectives. The information contained in this fund profile is not, and should not be construed as, investment or tax advice. You should not act or rely on the information contained in this fund profile without seeking the advice of an appropriate professional advisor.

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