

BMO Harris Bank N.A. (the “Bank”) information and disclosure for mutual funds¹



Your account at the Bank may be invested in shares of mutual funds. Some of these mutual funds are related to the Bank because an affiliate of the Bank sponsors, administers, or advises them. This document describes how the Bank manages mutual fund fees to ensure you do not pay twice for transactions.

How these relationships work

Here are our affiliate relationships:

- BMO Asset Management Corp. (“BMO AM”) is the investment adviser to BMO Funds, Inc. and BMO LGM Frontier Markets Equity Fund (collectively, the “BMO Funds”).
- BMO AM and other affiliates of the Bank act as subadvisers to certain BMO Funds, certain Eaton Vance Funds, certain Aston Funds and certain Laudus Funds (collectively “Proprietary Funds”). The chart below shows these relationships.
- BMO Financial Corp. (“BFC”), the parent company of the Bank and of BMO AM, owns more than 10% of the common shares of Virtus Investment Partners, Inc., the sponsor of the Virtus Funds.

Applicable fees where there are multiple relationships

The Bank and its affiliates charge fees for their services to the Proprietary Funds. When you hold these types of investments, you pay these service fees indirectly through ownership in the fund.

The Bank also charges a fee for its services which is paid directly from your account. This fee includes investment services for accounts other than custody accounts. You may have a subaccount with an investment adviser who receives fees for managing the subaccount. The investment adviser may be an affiliate of the Bank. Subject to any separately negotiated fee arrangement, the Bank’s fee is not reduced when your account holds Proprietary Funds.

Retirement accounts have different fees and are handled differently, as described below.

How Retirement Accounts work

Retirement Accounts are individual retirement trusts or accounts subject to the *Employee Retirement Income Security Act*. When the Bank or its affiliates serve as trustee or investment fiduciary of a Retirement Account, it charges the fees listed in the account’s Fee Schedule.

For Retirement Accounts invested in Proprietary Funds—the Bank pays back (by crediting your account fee) the investment fees that BMO AM or its affiliates charge the BMO Funds, certain Eaton Vance Funds, certain Aston Funds, and certain Laudus Funds.

Who provides services

This chart shows Bank affiliates and services they provide for BMO Funds, Eaton Vance Funds, Aston Funds or Laudus Funds as of June 30, 2015.

As of June 30, 2015	Affiliates	Services they provide	Funds to which the services apply
BMO Funds	BMO Asset Management Corp.	Investment adviser	All portfolios
	BMO Asset Management Corp.	Administration	All portfolios
	BMO Asset Management Corp.	Shareholder services	All portfolios
	BMO Harris Bank N.A.	Custodian	All portfolios other than: BMO Pyrford International Stock Fund BMO LGM Emerging Markets Equity Fund BMO LGM Frontier Markets Equity Fund BMO Global Low Volatility Equity Fund BMO Pyrford Global Equity Fund
	BMO Investment Distributors, LLC	Distributor	All portfolios
Eaton Vance Funds	BMO Global Asset Management (Asia) Limited	Subadviser	Eaton Vance Greater China Growth Fund
	BMO Global Asset Management (Asia) Limited	Subadviser	Eaton Vance Greater India Fund

¹ This Disclosure is applicable only to clients who established account(s) with Marshall & Ilsley Trust Company N.A. prior to August 18, 2012 (notwithstanding whether client signed a new account agreement for that account).

As of June 30, 2015	Affiliates	Services they provide	Funds to which the services apply
Aston Funds	Taplin, Canida & Habacht, LLC	Subadviser	Aston/TCH Fixed Income Fund
Laudus Funds	BMO Asset Management Corp.	Subadviser	Laudus Small-Cap MarketMasters Fund™

Other mutual fund fees

The Bank and its affiliates provide additional services to the BMO Funds as listed in this paragraph. BMO AM (and not the BMO Funds) compensates the Bank and its affiliates for the following services: Taplin, Canida & Habacht, LLC (subadviser); Monegy, Inc. (subadviser); Pyrford International Limited (subadviser); and Lloyd George Management (Europe) Limited (subadviser). BMO AM's payments to these affiliates do not increase the aggregate expenses and fees of the BMO Funds. However, the Bank and its affiliates provide services to the BMO Funds as follows, for which they are compensated by the BMO Funds themselves: the Bank (custodian for domestic funds); BMO AM (adviser, administration, and shareholder services); and BMO Investment Distributors, LLC (distributor). These fees are included in the aggregate expenses and fees of the BMO Funds, as shown in the applicable prospectuses for the BMO Funds. Bank affiliates that act as subadvisers to the Eaton Vance Funds, the Aston Funds, and the Laudus Funds are paid by the third party advisers of those Funds.

The enclosed charts show the fees and expenses for mutual funds held by clients' discretionary accounts where a Bank affiliate serves as an adviser or subadviser to the fund for Class I, Class A and Class Y shares of certain BMO Funds. The annual fees collected from non-affiliated mutual funds for 12b-1/distribution, shareholder servicing, recordkeeping, or other miscellaneous services generally range from 0 to 100 basis points (i.e., 0.00 to 1.00 percent of assets per year). Specific information about the fees and expenses of each mutual fund investment is in the applicable mutual fund prospectus.

Mutual funds have financial risks

Investing in mutual funds involves risk, including the possibility of losing your principal. The Bank, BFC, and affiliates of BFC do not endorse or guarantee your mutual fund shares, and these shares are not deposits or debts owed by any of them. Mutual fund shares are not federally insured or guaranteed by the FDIC, the Federal Reserve Board, or any other government agency.

More information

Your account administrator or portfolio manager can answer questions about fees the Bank and its affiliates receive from BMO Funds, Eaton Vance Funds, Aston Funds or Laudus Funds, as well as revenue sharing arrangements with other mutual funds or their sponsors, or 12b-1 fees received from them.

Please visit these websites or contact your account administrator or portfolio manager to ask for mutual fund prospectuses:

www.bmofunds.com
www.virtus.com
www.eatonvance.com
www.astonfunds.com
www.laudusfunds.com

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BMO Harris Bank N.A.

BMO Funds Fees and Expenses – Class Y

This table describes the fees and expenses that you may pay if you buy and hold Investor Class (Class Y) shares of the Funds.

	BMO Large-Cap Value	BMO Large-Cap Growth	BMO Mid-Cap Value	BMO Mid-Cap Growth	BMO Small-Cap Growth	BMO Pyford International Stock Fund	BMO LGM Frontier Markets Equity Fund (1)	BMO Ultra Short Tax-Free	BMO Short Tax-Free	BMO Short-Term Income	BMO Intermediate Tax-Free	BMO Mortgage Income	BMO TCH Corporate Income Fund	BMO TCH Core Plus Bond Fund	BMO Government Money Market	BMO Tax-Free Money Market	BMO Prime Money Market
Shareholder Fees (fees paid Directly from your investment)																	
Maximum Sales Charges (Load) Imposed (as a percentage of offering price)	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Redemption Fees (as a percentage of amount redeemed for shares held less than 30 days)	None	None	None	None	None	2.00	2.00 (2)	None	None	None	None	None	None	None	None	None	None
Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)																	
Management Fees	0.70(3)	0.70(3)	0.69	0.69	0.93 (3)(7)	0.74	1.50	0.16(3)(7)	0.20(3)	0.19(3)(7)	0.12(3)(7)	0.23(3)(7)	0.20(3)	0.13(3)(7)	0.20	0.20	0.14
Distribution (12b-1) Fees	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Other Expenses	0.54(4)	0.55(4)	0.51	0.53	0.47(4)	0.53	1.51	0.46(4)	0.68(4)	0.54(4)	0.46(4)	0.58(4)	0.55(4)	0.46(4)	0.34	0.33	0.31
Acquired Fund Fees and Expenses (5)	–	–	0.01	–	0.01	–	–	–	–	0.02	0.01	–	0.01	0.01	–	–	0.01
Total Annual Fund Operating Expenses	1.24	1.25	1.21	1.41	1.41	1.27	3.01	0.63	0.88	0.75	0.59	0.81	0.76	0.60	0.54	0.53	0.46
Fee Waivers and Expense Reimbursements (6)	(0.04)	(0.05)	–	–	–	(0.03)	(1.01)	(0.07)	(0.33)	(0.13)	(0.03)	(0.01)	(0.16)	–	(0.09)	(0.08)	–
Total Annual Fund Operating Expenses After Fee Waivers and Expense Reimbursements (6)	1.20	1.20	1.21	1.22	1.41	1.24	2.00	0.56	0.55	0.62	0.56	0.80	0.60	0.60	0.45	0.45	0.46

- (1) The BMO LGM Frontier Markets Equity Fund is a closed-end management investment company established as a Delaware statutory trust. The Fund shares are not redeemable each business day. Instead, at the end of each calendar quarter, the Fund offers to purchase between 5% and 25% of its outstanding shares, as determined by the Funds Board of Directors.
- (2) This is a repurchase fee, which will be payable to the Fund to offset repurchase expenses.
- (3) "Management Fees" have been restated to reflect current fees, effective June 1, 2015.
- (4) "Other Expenses" have been restated to reflect current fees, effective June 1, 2015.
- (5) Acquired Fund Fees and Expenses represent the pro rata expense indirectly incurred by the Fund as a result of its investment in other investment companies. Please see the prospectus for more information.
- (6) Total Annual Fund Operating Expenses after Fee Waivers and Expense Reimbursements reflect contractual fee waivers and/or expense reimbursements made by BMO Asset Management Corp. (Adviser). The Adviser may not terminate these fee waivers and/or expense reimbursements prior to December 31, 2015 (December 31, 2016 for BMO Large-Cap Value and BMO Large-Cap Growth) without the consent of the Board of Directors, unless terminated due to the termination of the investment advisory agreement. Without these contractual waivers and/or expense reimbursements, the returns would have been lower. Please see the prospectus for more information.
- (7) The management fee disclosed is a blended fee based on the Fund's total assets as of August 31, 2014 and the Fund's management fee breakpoint schedule under the investment advisory agreement. Please see the prospectus for more information.

You should consider a Fund's investment objectives, risks, charges and expenses carefully before investing. For a prospectus, which contains this and other information about the BMO Funds, call 1-800-580-3863. Please read it carefully before investing. An investment in the Money Market Funds is neither insured nor guaranteed by the FDIC or any other government agency. Although the Money Market Funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.

Keep in mind that as interest rates rise, bond prices fall. This may have an adverse effect on a Fund's portfolio. Funds that have a higher concentration of investments in a specific industry or sector may be subject to a higher degree of market risk than funds whose investments are more diversified. Foreign investing involves special risks due to factors such as increased volatility, currency fluctuation and political uncertainties. All investments involve risk, including the possible loss of principal.

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BMO Harris Bank N.A.

BMO Funds Fees and Expenses – Class I

This table describes the fees and expenses that you may pay if you buy and hold Institutional Class (Class I) shares of the Funds.

	BMO Low Volatility Equity	BMO Dividend Income	BMO Large-Cap Value	BMO Large-Cap Growth	BMO Mid-Cap Value	BMO Mid-Cap Growth	BMO Small-Cap Value	BMO Small-Cap Core	BMO Small-Cap Growth	BMO Global Low Volatility Equity	BMO Pyrford Global Equity	BMO Pyrford International Stock	BMO LGM Emerging Markets Equity	BMO TCH Emerging Markets Bond	BMO Alternative Strategies Fund
Shareholder Fees (fees paid Directly from your investment)															
Maximum Sales Charges (Load) Imposed (as a percentage of offering price)	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Redemption Fees (as a percentage of amount redeemed for shares held less than 30 days)	None	None	None	None	None	None	None	None	None	2.00	2.00	2.00	2.00	2.00	None
Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)															
Management Fees	0.50	0.50	0.70(1)	0.70(1)	0.69	0.69	0.69	0.65	0.93(1)(5)	0.65	0.60	0.74	0.90	0.55(1)	1.70(1)
Distribution (12b-1) Fees	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Other Expenses	0.45(2)	0.36(2)	0.29(2)	0.30(2)	0.26	0.28	0.46	6.10	0.22(2)	12.68(2)	20.53	0.28	0.46(2)	2.31(2)	2.83(6)
Acquired Fund Fees and Expenses (3)	–	–	–	–	0.01	–	0.01	0.01	0.01	–	–	–	–	–	–
Dividend and Interest Expenses	–	–	–	–	–	–	–	–	–	–	–	–	–	–	0.55
Total Annual Fund Operating Expenses	0.95	0.86	0.99	1.00	0.96	0.97	1.16	6.76	1.16	13.33	21.13	1.02	1.36	2.86	5.08
Fee Waivers and Expense Reimbursements (4)	(0.30)	(0.21)	(0.04)	(0.05)	–	–	(0.16)	(5.85)	–	(12.48)	(20.23)	(0.03)	(0.21)	(2.01)	2.58
Total Annual Fund Operating Expenses After Fee Waivers and Expense Reimbursements (4)	0.65	0.65	0.95	0.95	0.96	0.97	1.00	0.91	1.16	0.85	0.90	0.99	1.15	0.85	2.50

(1) "Management Fees" have been restated to reflect the current fees, effective June 1, 2015.

(2) "Other Expenses" are based on estimated amounts for the Fund's current fiscal year.

(3) Acquired Fund Fees and Expenses represent the pro rata expense indirectly incurred by the Fund as a result of its investment in other investment companies.

(4) Total Annual Fund Operating Expenses after Fee Waivers and Expense Reimbursements reflect contractual fee waivers and/or expense reimbursements made by BMO Asset Management Corp. (Adviser). The Adviser may not terminate these fee waivers and/or expense reimbursements prior to December 31, 2015 (December 31, 2016 for BMO Large-Cap Value, BMO Large-Cap Growth, and BMO Alternative Strategies Fund) without the consent of the Board of Directors, unless terminated due to the termination of the investment advisory agreement. Without these contractual waivers and/or expense reimbursements, the Funds' returns would have been lower. Please see the prospectus for more information.

(5) The management fee disclosed is a blended fee based on the Fund's total assets as of August 31, 2014 and the Fund's management fee breakpoint schedule under the investment advisory agreement. Please see the prospectus for more information.

(6) "Other Expenses" are based on estimated amounts for the Fund's current fiscal year because it is a new fund.

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BMO Harris Bank N.A.

BMO Funds Fees and Expenses – Class I

This table describes the fees and expenses that you may pay if you buy and hold Institutional Class (Class I) shares of the Funds.

	BMO Ultra Short Tax- Free	BMO Short Tax- Free	BMO Short-Term Income	BMO Intermediate Tax-Free	BMO Mortgage Income	BMO TCH Intermediate Income	BMO TCH Corporate Income	BMO TCH Core Plus Bond	BMO Money High Yield Bond	BMO Multi-Asset Income	BMO Government Money Market	BMO Tax-Free Money Market	BMO Prime Money Market
Shareholder Fees (fees paid directly from your investment)													
Maximum Sales Charges (Load) Imposed (as a percentage of offering price)	None	None	None	None	None	None	None	None	None	None	None	None	None
Redemption Fees (as a percentage of amount redeemed for shares held less than 30 days)	None	None	None	None	None	None	None	None	None	None	None	None	None
Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)													
Management Fees	0.16(1)(5)	0.20(1)	0.19(1)(5)	0.12(1)(5)	0.23(1)(5)	0.24(1)(5)	0.20(1)	0.13(1)(5)	0.50	0.25	0.20	0.20	0.14
Distribution (12b-1) Fees	None	None	None	None	None	None	None	None	None	None	None	None	None
Other Expenses	0.21(2)	0.43(2)	0.29(2)	0.21(2)	0.33(2)	0.31(2)	0.30(2)	0.21(2)	0.41(2)	0.82	0.09	0.08	0.06
Acquired Fund Fees and Expenses (3)	0.01	—	0.02	0.01	—	0.01	0.01	0.01	—	0.73	—	—	0.01
Total Annual Fund Operating Expenses	0.38	0.63	0.50	0.34	0.56	0.56	0.51	0.35	0.91	1.80	0.29	0.28	0.21
Fee Waivers and Expense Reimbursements (4)	(0.07)	(0.23)	(0.13)	—	(0.01)	—	—	—	(0.26)	(0.52)	(0.09)	(0.08)	(0.01)
Total Annual Fund Operating Expenses After Fee Waivers and Expense Reimbursements (4)	0.31	0.40	0.37	0.34	0.55	0.56	0.51	0.35	0.65	1.28	0.20	0.20	0.20

(1) "Management Fees" have been restated to reflect the current fees, effective June 1, 2015.

(2) "Other Expenses" are based on estimated amounts for the Fund's current fiscal year.

(3) Acquired Fund Fees and Expenses represent the pro rata expense indirectly incurred by the Fund as a result of its investment in other investment companies.

(4) Total Annual Fund Operating Expenses after Fee Waivers and Expense Reimbursements reflect contractual fee waivers and/or expense reimbursements made by BMO Asset Management Corp. (Adviser). The Adviser may not terminate these fee waivers and/or expense reimbursements prior to December 31, 2015 (December 31, 2016 for BMO Large-Cap Value, BMO Large-Cap Growth, and BMO Alternative Strategies Fund) without the consent of the Board of Directors, unless terminated due to the termination of the investment advisory agreement. Without these contractual waivers and/or expense reimbursements, the Funds' returns would have been lower. Please see the prospectus for more information.

(5) The management fee disclosed is a blended fee based on the Fund's total assets as of August 31, 2014 and the Fund's management fee breakpoint schedule under the investment advisory agreement. Please see the prospectus for more information.

(6) "Other Expenses" are based on estimated amounts for the Fund's current fiscal year because it is a new fund.

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BMO Harris Bank N.A.

BMO Funds Fees and Expenses – Class A

This table describes the fees and expenses that you may pay if you buy and hold Institutional Class (Class A) shares of the Funds.

	BMO Low Volatility Equity	BMO Dividend Income	BMO Large-Cap Value	BMO Large-Cap Growth	BMO Mid-Cap Value	BMO Mid-Cap Growth	BMO Small-Cap Value	BMO Small-Cap Core	BMO Global Low Volatility Equity	BMO Pyrford Global Equity	BMO Pyrford International Stock	BMO Alternative Strategies Fund
Shareholder Fees (fees paid Directly from your investment)												
Maximum Sales Charges (Load) Imposed (as a percentage of offering price)	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Redemption Fees (as a percentage of amount redeemed for shares held less than 30 days)	None	None	None	None	None	None	None	None	2.00	2.00	2.00	None
Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)												
Management Fees	0.50	0.50	0.70(1)	0.70(1)	0.69	0.69	0.69	0.65	0.65	0.60	0.74	1.70
Distribution (12b-1) Fees	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Other Expenses	0.45(2)(3)	0.36(2)(3)	0.29(2)(3)	0.30(2)(3)	0.26(2)	0.28(2)	0.46(2)	6.10(2)	12.68(2)(3)	20.53(2)	0.28(2)	2.83(6)
Acquired Fund Fees and Expenses (4)	–	–	–	–	0.01	–	0.01	0.01	–	–	–	–
Dividend and Interest Expenses	–	–	–	–	–	–	–	–	–	–	–	0.55
Total Annual Fund Operating Expenses	1.20	1.11	1.24	1.25	1.21	1.22	1.41	7.01	13.58	21.38	1.27	5.33
Fee Waivers and Expense Reimbursements (5)	(0.30)	(0.21)	(0.04)	(0.05)	–	–	(0.16)	(5.85)	(12.48)	(20.23)	(0.03)	2.58
Total Annual Fund Operating Expenses After Fee Waivers and Expense Reimbursements (5)	0.90	0.90	1.20	1.20	1.21	1.22	1.25	1.16	1.10	1.15	1.24	2.75

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BMO Harris Bank N.A.

BMO Funds Fees and Expenses – Class A

This table describes the fees and expenses that you may pay if you buy and hold Institutional Class (Class A) shares of the Funds.

	BMO LGM Emerging Markets Equity	BMO TCH Emerging Markets Bond	BMO Ultra Short Tax-Free	BMO Short Tax-Free	BMO Short-Term Income	BMO Intermediate Tax-Free	BMO Mortgage Income	BMO TCH Intermediate Income	BMO TCH Corporate Income	BMO TCH Core Plus Bond	BMO Money High Yield Bond	BMO Multi-Asset Income
Shareholder Fees (fees paid directly from your investment)												
Maximum Sales Charges (Load) Imposed (as a percentage of offering price)	5.00	3.50	2.00	2.00	2.00	3.50	3.50	3.50	3.50	3.50	3.50	3.50
Redemption Fees (as a percentage of amount redeemed for shares held less than 30 days)	2.00	2.00	None	None	None	None	None	None	None	None	None	None
Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)												
Management Fees	0.90	0.55(1)	0.16(1)(7)	0.20(1)	0.19(1)(7)	0.12(1)(7)	0.23(1)(7)	0.24(1)(7)	0.20(1)	0.13(1)(7)	0.50	0.25
Distribution (12b-1) Fees	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Other Expenses	0.46(2)(3)	2.31(2)(3)	0.21(2)(3)	0.43(2)(3)	0.29(2)(3)	0.21(2)(3)	0.33(2)(3)	0.31(2)(3)	0.30(2)(3)	0.21(2)(3)	0.41(2)(3)	0.82(2)
Acquired Fund Fees and Expenses (4)	–	–	0.01	–	0.02	0.01	–	0.01	0.01	0.01	–	0.73
Total Annual Fund Operating Expenses	1.61	3.11	0.63	0.88	0.75	0.59	0.81	0.81	0.76	0.60	1.16	2.05
Fee Waivers and Expense Reimbursements (5)	(0.21)	(2.11)	(0.07)	(0.33)	(0.13)	(0.03)	(0.01)	–	(0.16)	–	(0.26)	(0.52)
Total Annual Fund Operating Expenses After Fee Waivers and Expense Reimbursements (5)	1.40	1.00	0.56	0.55	0.62	0.56	0.80	0.81	0.60	0.60	0.90	1.53

(1) "Management Fees" have been restated to reflect the current fees, effective June 1, 2015.

(2) "Other Expenses" are based on estimated amounts for the Fund's current fiscal year.

(3) "Other Expenses" have been restated to reflect current fees, effective June 1, 2015.

(4) Acquired Fund Fees and Expenses represent the pro rata expense indirectly incurred by the Fund as a result of its investment in other investment companies.

(5) Total Annual Fund Operating Expenses after Fee Waivers and Expense Reimbursements reflect contractual fee waivers and/or expense reimbursements made by BMO Asset Management Corp. (Adviser). The Adviser may not terminate these fee waivers and/or expense reimbursements prior to December 31, 2015 (December 31, 2016 for BMO Large-Cap Value, BMO Large-Cap Growth, and BMO Alternative Strategies Fund) without the consent of the Board of Directors, unless terminated due to the termination of the investment advisory agreement. Without these contractual waivers and/or expense reimbursements, the Funds' returns would have been lower. Please see the prospectus for more information.

(6) "Other Expenses" are based on estimated amounts for the Fund's current fiscal year because it is a new fund.

(7) The management fee disclosed is a blended fee based on the Fund's total assets as of August 31, 2014 and the Fund's management fee breakpoint scheduled under the investment advisory agreement. Please see the prospectus for more information.

You should consider a Fund's investment objectives, risks, charges and expenses carefully before investing. For a prospectus, which contains this and other information about the BMO Funds, call 1-800-580-3863. Please read it carefully before investing.

An investment in the Money Market Funds is neither insured nor guaranteed by the FDIC or any other government agency. Although the Money Market Funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.

Keep in mind that as interest rates rise, bond prices fall. This may have an adverse effect on a Fund's portfolio. Funds that have a higher concentration of investments in a specific industry or sector may be subject to a higher degree of market risk than funds whose investments are more diversified. Foreign investing involves special risks due to factors such as increased volatility, currency fluctuation and political uncertainties. All investments involve risk, including the possible loss of principal.

BMO Asset Management Corp. is the investment adviser to the BMO Funds. **BMO Investment Distributors LLC is the distributor.** BMO Funds are not marketed or sold outside of the United States. For more information on the BMO Funds please visit www.bmofundsus.com.

BMO Private Bank is a brand name used in the United States by BMO Harris Bank N.A. Member FDIC. Not all products and services are available in every state and/or location. Securities, investment advisory services and insurance products are offered through BMO Harris Financial Advisors, Inc. Member FINRA/SIPC. SEC-registered investment adviser. BMO Harris Bank N.A., BMO Harris Financial Advisors, Inc. and BMO Asset Management Corp. are affiliates.

Investment products are: **NOT A DEPOSIT-NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY-NOT GUARANTEED BY ANY BANK-MAY LOSE VALUE.**

*The information in this chart is subject to change from time to time. Please consult the current Fund prospectus.