

# BMO Harris Bank N.A. (the “Bank”) information and disclosure for mutual funds<sup>1</sup>



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 each series of BMO Funds, Inc. (collectively, the “BMO Funds”).
- BMO AM and other affiliates of the Bank act as subadvisers to certain BMO Funds, certain Eaton Vance Funds, and certain Columbia Threadneedle Funds (collectively “Proprietary Funds”). The chart below shows these relationships.

## Managing 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.

When the Bank acts as custodian, investment manager, trustee, executor, conservator, personal representative, or guardian for a non-Retirement Account invested in Proprietary Funds, the Bank does not charge Investment Product fees for the Proprietary Funds, so that we do not charge you twice, once directly and once indirectly, for investment services.

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. The Bank does not charge Investment Product fees for that subaccount, so you are not charged twice for investment services for the subaccount. In addition, the subadviser’s fees for the subaccount will not apply to Proprietary Funds if the subadviser invests in these 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, and certain Columbia Threadneedle Funds.

## Who provides services

This chart shows Bank affiliates and services they provide for BMO Funds, Eaton Vance Funds, or Columbia Threadneedle Funds as of March 31, 2019.

As of March 31, 2019	Affiliates	Services they provide	Funds to which the services apply
<b>BMO Funds</b>	BMO Asset Management Corp.	Investment adviser	All portfolios
	BMO Asset Management Corp.	Administration	All portfolios
	BMO Asset Management Corp.	Shareholder services	All portfolios
	BMO Investment Distributors, LLC	Distributor	All portfolios
<b>Eaton Vance Funds</b>	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
<b>Columbia Threadneedle Funds</b>	BMO Asset Management Corp.	Subadviser	Active Portfolios Multi-Manager Small Cap Equity Fund

<sup>1</sup> In this document, BMO Harris fees on client accounts are for client relationships governed by BMO Harris fee schedules from March 2013 or later.

**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); Pyrford International Limited (subadviser); Lloyd George Management (Europe) Limited (subadviser); and BMO Asset Management 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: 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 and the Columbia Threadneedle 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 and Premier Class, 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, or Columbia Threadneedle 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](http://www.bmofunds.com)

[www.eatonvance.com](http://www.eatonvance.com)

[www.columbiathreadneedleus.com](http://www.columbiathreadneedleus.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 or location.

BMO Wealth Management is a brand name that refers to BMO Harris Bank N.A. and certain of its affiliates that provide certain investment, investment advisory, trust, banking, securities, insurance and brokerage products and services.

Investment Products are: **NOT FDIC INSURED - NOT BANK GUARANTEED – NOT A DEPOSIT – MAY LOSE VALUE**

# 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 Disciplined International Equity	BMO Pyrford International Stock	BMO Alternative Strategies	BMO Small-Cap Growth
<b>Shareholder Fees (fees paid Directly from your investment)</b>													
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	5.00
Maximum Deferred Sales Charge (Load) (as a percentage of shares redeemed within 18 months of purchase) (5)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
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	None
<b>Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)</b>													
Management Fees	0.50	0.50	0.35(1)	0.35(1)	0.69	0.69	0.69	0.65	0.65	0.60	0.73(4)	1.00(1)	0.69
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	0.25
Other Expenses	0.28	0.29	0.25	0.25	0.31	0.37	0.47	0.72	0.56	0.42	0.23(6)	1.00(6)	0.34
Acquired Fund Fees and Expenses (2)	–	–	–	–	–	–	–	–	–	–	0.01	0.05	–
Dividend and Interest Expenses	–	–	–	–	–	–	–	–	–	–	–	0.27	–
Total Annual Fund Operating Expenses	1.03	1.04	0.85	0.85	1.25	1.31	1.41	1.62	1.46	1.27	1.22	2.57	1.28
Fee Waivers and Expense Reimbursements (3)	(0.13)	(0.14)	(0.06)	(0.06)	(0.01)	(0.07)	(0.17)	(0.47)	(0.36)	(0.12)	(0.02)	(0.55)	(0.04)
Total Annual Fund Operating Expenses After Fee Waivers and Expense Reimbursements (3)	0.90	0.90	0.79	0.79	1.24	1.24	1.24	1.15	1.10	1.15	1.20	2.02	1.24

(1) Management Fees have been restated to reflect the current fees.

(2) 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.

(3) 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, 2019 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.

(4) The management fee disclosed is a blended fee based on the Fund's total assets as of August 31, 2018 and the Fund's management fee breakpoint scheduled under the investment advisory agreement. Please see the prospectus for more information.

(5) The Maximum Deferred Sales Charge on Class A shares is applied only to purchases of \$1,000,000 or more that are redeemed within 18 months of purchase.

(6) Other Expenses have been restated to reflect current fees.

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.

You could lose money by investing in the Fund. An investment in the Fund is not a deposit of BMO Harris Bank N/A, or any of its affiliates, and is not insured or guaranteed by the FDIC or any other government agency. The Advisor had no legal obligation to provide financial support to the Fund, and you should not expect that the Advisor will provide financial support to the Fund at any time.

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](http://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 FDIC INSURED - NOT BANK GUARANTEED – NOT A DEPOSIT – MAY LOSE VALUE**

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

# 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 Global Long/Short Equity	BMO High Yield Bond	BMO Ultra Short Tax- Free	BMO Short Tax- Free	BMO Short-Term Income	BMO Intermediate Tax-Free	BMO Strategic Income	BMO TCH Corporate Income	BMO TCH Core Plus Bond
<b>Shareholder Fees (fees paid directly from your investment)</b>										
Maximum Sales Charges (Load) Imposed (as a percentage of offering price)	5.00	5.00	3.50	2.00	2.00	2.00	3.50	3.50	3.50	3.50
Maximum Deferred Sales Charge (Load) (as a percentage of shares redeemed within 18 months of purchase) (5)	1.00	1.00	1.00	None	None	None	0.55	1.00	0.55	0.55
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
<b>Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)</b>										
Management Fees	0.90	1.00	0.50	0.17(4)	0.20	0.19(4)	0.12(4)	0.25	0.19(4)	0.13(4)
Distribution (12b-1) Fees	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Other Expenses	0.40	1.58(6)	1.25	0.20	0.22	0.27	0.18(6)	0.42	0.19	0.20
Acquired Fund Fees and Expenses (2)	0.01	0.06	0.01	–	–	0.01	–	–	–	0.01
Dividend and Interest Expenses	–	–	–	–	–	–	–	–	–	–
Total Annual Fund Operating Expenses	1.56	2.89	2.01	0.62	0.67	0.72	0.55	0.92	0.63	0.59
Fee Waivers and Expense Reimbursements (3)(4)	(0.15)	(1.23)	(1.10)	(0.07)	(0.12)	(0.11)	(0.01)	(0.12)	(0.04)	–
Total Annual Fund Operating Expenses After Fee Waivers and Expense Reimbursements (3)(4)	1.41	1.66	0.91	0.55	0.55	0.61	0.54	0.80	0.59	0.59

(1) Management Fees have been restated to reflect the current fees.

(2) 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.

(3) 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, 2019 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.

(4) The management fee disclosed is a blended fee based on the Fund's total assets as of August 31, 2018 and the Fund's management fee breakpoint scheduled under the investment advisory agreement. Please see the prospectus for more information.

(5) The Maximum Deferred Sales Charge on Class A shares is applied only to purchases of \$1,000,000 or more that are redeemed within 18 months of purchase.

(6) Other Expenses have been restated to reflect current fees.

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.

You could lose money by investing in the Fund. An investment in the Fund is not a deposit of BMO Harris Bank N/A, or any of its affiliates, and is not insured or guaranteed by the FDIC or any other government agency. The Advisor had no legal obligation to provide financial support to the Fund, and you should not expect that the Advisor will provide financial support to the Fund at any time.

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](http://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 FDIC INSURED - NOT BANK GUARANTEED – NOT A DEPOSIT – MAY LOSE VALUE**

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

This table describes the fees and expenses that you may pay if you buy and hold Institutional Class (Class I or Premier Class) 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 Disciplined International Equity	BMO Pyrford International Stock	BMO LGM Emerging Markets Equity	BMO Alternative Strategies Fund	BMO Global Long/Short Equity Fund
<b>Shareholder Fees (fees paid Directly from your investment)</b>															
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	None	2.00
<b>Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)</b>															
Management Fees	0.50	0.50	0.35(1)	0.35(1)	0.69	0.69	0.69	0.65	0.69	0.65	0.60	0.73(4)	0.90	1.00(1)	1.00
Distribution (12b-1) Fees	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Other Expenses	0.28	0.29	0.26	0.25	0.31	0.37	0.47	0.72	0.33	0.54	0.43	0.23(5)	0.39	0.96(5)	1.60(5)
Acquired Fund Fees and Expenses (2)	–	–	–	–	–	–	–	–	–	–	–	0.01	0.01	0.05	0.06
Dividend and Interest Expenses	–	–	–	–	–	–	–	–	–	–	–	–	–	0.27	–
Total Annual Fund Operating Expenses	0.78	0.79	0.61	0.60	1.00	1.06	1.16	1.37	1.02	1.19	1.03	0.97	1.30	2.28	2.66
Fee Waivers and Expense Reimbursements (3)	(0.13)	(0.14)	(0.07)	(0.06)	(0.01)	(0.07)	(0.17)	(0.47)	(0.03)	(0.34)	(0.13)	(0.02)	(0.14)	(0.51)	(1.25)
Total Annual Fund Operating Expenses After Fee Waivers and Expense Reimbursements (3)	0.65	0.65	0.54	0.54	0.99	0.99	0.99	0.90	0.99	0.85	0.90	0.95	1.16	1.77	1.41

(1) Management Fees have been restated to reflect the current fees.

(2) 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.

(3) 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, 2019 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.

(4) The management fee disclosed is a blended fee based on the Fund's total assets as of August 31, 2018 and the Fund's management fee breakpoint schedule under the investment advisory agreement. Please see the prospectus for more information.

(5) Other Expenses have been restated to reflect current fees.

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.

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](http://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.

BMO Wealth Management is a brand name that refers to BMO Harris Bank N.A. and certain of its affiliates that provide certain investment, investment advisory, trust, banking, securities, insurance and brokerage products and services.

Investment Products are: **NOT FDIC INSURED - NOT BANK GUARANTEED – NOT A DEPOSIT – MAY LOSE VALUE**

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

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

	BMO Ultra Short Tax-Free	BMO Short Tax-Free	BMO Short-Term Income	BMO Intermediate Tax-Free	BMO Strategic Income	BMO TCH Corporate Income	BMO TCH Core Plus Bond	BMO High Yield Bond	BMO Government Money Market	BMO Tax-Free Money Market	BMO Prime Money Market	BMO Institutional Prime Money Market
<b>Shareholder Fees (fees paid directly from your investment)</b>												
Maximum Sales Charges (Load) Imposed (as a percentage of offering price)	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
<b>Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)</b>												
Management Fees	0.17(4)	0.20	0.19(4)	0.12(4)	0.25	0.19(4)	0.13(4)	0.50	0.19(4)	0.20	0.15	0.15
Distribution (12b-1) Fees	None	None	None	None	None	None	None	None	None	None	None	None
Other Expenses	0.20	0.28	0.27	0.18(5)	0.42	0.26	0.20	1.25	0.06	0.11	0.12	0.14
Acquired Fund Fees and Expenses (2)	–	–	0.01	–	–	–	0.01	0.01	0.01	–	0.01	0.01
Dividend and Interest Expenses	–	–	–	–	–	–	–	–	–	–	–	–
Total Annual Fund Operating Expenses	0.37	0.48	0.47	0.30	0.67	0.45	0.34	1.76	0.26	0.31	0.28	0.30
Fee Waivers and Expense Reimbursements (3)	(0.07)	(0.08)	(0.11)	–	(0.12)	–	–	(1.10)	(0.05)	(0.11)	(0.07)	(0.09)
Total Annual Fund Operating Expenses After Fee Waivers and Expense Reimbursements (3)	0.30	0.40	0.36	0.30	0.55	0.45	0.34	0.66	0.21	0.20	0.21	0.21

- (1) Management Fees have been restated to reflect the current fees.
- (2) 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.
- (3) 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, 2019 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.
- (4) The management fee disclosed is a blended fee based on the Fund's total assets as of August 31, 2018 and the Fund's management fee breakpoint schedule under the investment advisory agreement. Please see the prospectus for more information.
- (5) Other Expenses have been restated to reflect current fees.

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. 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](http://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.

BMO Wealth Management is a brand name that refers to BMO Harris Bank N.A. and certain of its affiliates that provide certain investment, investment advisory, trust, banking, securities, insurance and brokerage products and services.

Investment Products are: **NOT FDIC INSURED - NOT BANK GUARANTEED – NOT A DEPOSIT – MAY LOSE VALUE**

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

# 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 Growth	BMO Intermediate Tax-Free	BMO Strategic Income	BMO TCH Corporate Income	BMO TCH Core Plus Bond	BMO Government Money Market	BMO Tax-Free Money Market	BMO Prime Money Market	BMO Institutional Prime Money Market
<b>Shareholder Fees (fees paid directly from your investment)</b>									
Maximum Sales Charges (Load) Imposed on Purchases (as a percentage of offering price)	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
<b>Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)</b>									
Management Fees	0.35 (1)	0.12(4)	0.25	0.19(5)	0.13(4)	0.19	0.2	0.15	0.15
Distribution (12b-1) Fees	None	None	None	None	None	None	None	None	None
Other Expenses	0.5	0.43(5)	0.66	0.44	0.45	0.31	0.36	0.37	0.4
Acquired Fund Fees and Expenses (2)	—	—	—	—	0.01	0.01	—	0.01	0.01
Total Annual Fund Operating Expenses	0.85	0.55	0.91	0.63	0.59	0.51	0.56	0.53	0.56
Fee Waivers and Expense Reimbursements (3)	-0.06	-0.01	-0.11	-0.04	—	-0.05	-0.11	-0.07	-0.1
Total Annual Fund Operating Expenses After Fee Waivers and Expense Reimbursements (3)	0.79	0.54	0.8	0.59	0.59	0.46	0.45	0.46	0.46

(1) Management Fees have been restated to reflect current fees.

(2) 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.

(3) 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, 2019 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.

(4) The management fee disclosed is a blended fee based on the Fund's total assets as of August 31, 2018 and the Fund's management fee breakpoint schedule under the investment advisory agreement. Please see the prospectus for more information.

(5) Other Expenses have been restated to reflect current fees.

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.

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.bmofundus.com](http://www.bmofundus.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 FDIC INSURED - NOT BANK GUARANTEED - NOT A DEPOSIT - MAY LOSE VALUE**

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

3/31/2019