

BMO Managed Accounts Roadmap

BMO Separately Managed Accounts (SMAs)¹

Sustainable Equity

ESG – Canadian

BMO GAM Sustainable Canadian Equity Portfolio
 PM: So, Zeitler
 Asset Mix:
 100% Canadian Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30bps
 Currency: CAD Min: \$60K
 Yield: 1.7%

ESG – Global

BMO AM Sustainable Global Equity Portfolio (S Class Fund)
 Asset Mix:
 100% Global Equity
 Fee Schedule / Base Rate:
 F Class Mutual Fund / 10 bps
 Currency: CAD Min: \$500
 MER: 39 bps
 Yield: 1.2%

Yield Focused

BMO AM Income and Growth
 PM: Zeitler, Harrington
 Asset Mix:
 80% Equity / 20% Fixed Income
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: CAD Min: \$100K
 Yield: 3.3%

Equity

Canada

BMO AM Canadian Stock Selection
 PM: Luckock
 Asset Mix:
 100% Canadian Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: CAD Min: \$60K

NEW

Canadian Equity ex-MEF
 PM: Elliott
 Asset Mix:
 100% Canadian Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 13 bps
 Currency: CAD Min: \$75K

Yield Focused

BMO AM Dividend Equity
 PM: Zeitler, Harrington
 Asset Mix:
 100% Canadian Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: CAD Min: \$50K

U.S.

BMO GAM U.S. Equity Sector Neutral Portfolio
 PM: Elliott, Hadwen, White
 Asset Mix:
 100% Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: USD Min: \$50K
 Yield: 1.3%

U.S.

CTI U.S. Equity Portfolio
 PM: Hans, Rosenblatt, Gurnee
 Asset Mix:
 100% Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: USD Min: \$100K

NEW

U.S. Dividend Growth
 PM: Elliott
 Asset Mix:
 100% U.S. Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 13 bps
 Currency: USD Min: \$100K

NEW

U.S. Large Cap Disciplined Value
 PM: Elliott
 Asset Mix:
 100% U.S. Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 13 bps
 Currency: USD Min: \$80K

NEW

U.S. Focused Equity
 PM: Elliott
 Asset Mix:
 100% U.S. Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 13 bps
 Currency: USD Min: \$100K

NEW

U.S. Small-Mid Cap Equity
 PM: Elliott
 Asset Mix:
 100% U.S. Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 13 bps
 Currency: USD Min: \$100K

Total Equity

BMO AM Enhanced Total Equity
 PM: So, MAST
 Asset Mix:
 100% Equity
 Fee Schedule / Base Rate:
 SMA Nesbitt Burns Port / 5 bps
 Currency: Dual Min: \$100K
 MER: 12 bps

Fixed Income

Fixed Income

BMO AM Canadian Fixed Income
 PM: Osterback
 Asset Mix:
 100% Fixed Income
 Fee Schedule / Base Rate:
 SMA Fixed Income / 20 bps
 Currency: CAD Min: \$75K
 Yield: 3.5%

Alternative – Fixed Income

BMO GAM Global Absolute Return Bond Fund (F class fund)
 PM: Patton, Robinson
 Asset Mix:
 100% Global Equity
 Fee Schedule / Base Rate:
 F Class Mutual Fund / 10 bps
 Currency: CAD Min: \$1,000
 Yield: 4.5%
 MER: 62 bps

North American

Pyrford North American Equity

PM: Arain
 Asset Mix:
 80% U.S. / 20% Canadian Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: Dual Min: \$90K

Pyrford North American Equity (Constrained)

PM: Arain
 Asset Mix:
 80% U.S. / 20% Canadian Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: Dual Min: \$90K

NEW

Canadian Equity Plus

PM: Elliott
 Asset Mix:
 30% U.S. / 70% Canadian Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 13 bps
 Currency: Dual Min: \$100K

NEW

North American Dividend Growth

PM: Elliott
 Asset Mix:
 60% U.S. / 40% Canadian Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 13 bps
 Currency: Dual Min: \$100K

Global

Pyrford Global Equity

PM: Cousins, Simons
 Asset Mix:
 100% Global Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: Dual Min: \$100K

International

Pyrford International Equity

PM: Cousins, Simons
 Asset Mix:
 100% EAFE Equities
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: USD Min: \$50K

BMO GAM Global Equity Sector Neutral Portfolio

PM: Elliott, Hadwen
 Asset Mix:
 100% Global Equity
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: USD Min: \$100K
 Yield: 1.7%

Balanced

Balanced

BMO AM Canadian Core Plus Balanced
 PM: Elliott, Zeitler (Equity);
 Montemurro (Fixed Income)
 Asset Mix:
 60% Equity / 40% Fixed Income
 Fee Schedule / Base Rate:
 SMA Equity Internal / 13 bps
 Currency: Dual Min: \$100K
 MER: 8.5 bps

BMO AM Canadian Balanced

PM: Luckock, Osterback
 Asset Mix:
 50% Equity / 50% Fixed Income
 Fee Schedule / Base Rate:
 SMA Equity Internal / 30 bps
 Currency: CAD Min: \$150K

BMO AM Enhanced Balanced

PM: So, MAST
 Asset Mix:
 60% Equity / 40% Fixed Income
 Fee Schedule / Base Rate:
 SMA Nesbitt Burns Port. / 5 bps
 Currency: Dual Min: \$100K
 MER: 26 bps

BMO Separately Managed Accounts (SMAs)¹

ETF Portfolios

Yield Portfolio	Strategic ETF Portfolio Solutions		Tactical Portfolios
<p>BMO AM Enhanced Yield ETF PM: MAST Asset Mix: 75% Equity / 25% Fixed Income Fee Schedule / Base Rate: SMA ETF Portfolios / 10 bps Currency: Dual Min: \$25K MER: 47 bps</p>	<p>BMO AM Conservative ETF PM: MAST Asset Mix: 40% Equity / 60% Fixed Income Fee Schedule / Base Rate: SMA ETF Portfolios / 10 bps Currency: Dual Min: \$25K MER: 13 bps</p>	<p>BMO AM Growth ETF PM: MAST Asset Mix: 80% Equity / 20% Fixed Income Fee Schedule / Base Rate: SMA ETF Portfolios / 10 bps Currency: Dual Min: \$25K MER: 13 bps</p>	<p>BMO AM Tactical Income ETF PM: Shepherd Asset Mix: 25% Equity / 75% Fixed Income Fee Schedule / Base Rate: SMA ETF Portfolios / 10 bps Currency: Dual Min: \$25K MER: 16 bps</p>
	<p>BMO AM Balanced ETF PM: MAST Asset Mix: 60% Equity / 40% Fixed Income Fee Schedule / Base Rate: SMA ETF Portfolios / 10 bps Currency: Dual Min: \$25K MER: 11 bps</p>	<p>BMO AM Equity Growth ETF PM: MAST Asset Mix: 100% Equity Fee Schedule / Base Rate: SMA ETF Portfolios / 10 bps Currency: Dual Min: \$25K MER: 13 bps</p>	<p>BMO AM Tactical Asset Allocation ETF PM: Shepherd Asset Mix: 75% Equity / 25% Fixed Income Fee Schedule / Base Rate: SMA ETF Portfolios / 10 bps Currency: Dual Min: \$25K MER: 17 bps</p>

BMO GAM Managed Account Contacts

Western Canada



Brent Chernenkoff

Director,
Western Region
778-330-7169

brent.chernenkoff@bmo.com

Central Canada



Dimitri Mastoras

Director,
Central Region
416-272-2720

dimitrios.mastoras@bmo.com

Eastern Canada



Martin Lafrance

Vice President,
Eastern Region
438-864-1842

martin.lafrance@bmo.com

National



Erika Toth

Director & Head –
ETFs & Portfolio Consulting
514-358-2310

erika.toth@bmo.com

¹ MERs for Separately Managed Accounts are as of December 31, 2025.

² Mutual Fund MERs as of December 31, 2025.

³ ETF MERs as of December 31, 2025.

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