BMO SmartFolio®

BMO SmartFolio is an online investment management service for investors looking for a convenient, affordable and professionally managed investment solution. With a minimum initial investment of $5,000, you'll be matched to a professionally managed model portfolio of BMO exchange-traded funds (ETFs), which will be actively monitored and rebalanced by investment professionals.[1]

BMO SmartFolio is an ideal option for investors who may be just starting their investing program, and do not currently require the complete personalized and sophisticated advice and wealth management services provided by a BMO Nesbitt Burns Investment Advisor, or do not currently meet minimum investment requirements. With BMO SmartFolio, you can set-up and monitor your account through your mobile device or desktop, anytime, anywhere.

And, if you need assistance during any stage of the process, a dedicated BMO SmartFolio team is available by email, phone or live chat to assist you.

Here's what to expect when opening your BMO SmartFolio account.

An ETF portfolio aligned to your investor profile

During the application process, you'll be asked a series of questions to determine your investment objectives, time horizon and risk tolerance, in order to confirm the BMO SmartFolio portfolio best suited to your investor profile. From here, you'll be presented with a professionally managed model portfolio of BMO ETFs that align to your needs. After you review and accept the recommended portfolio, your funds will be invested accordingly.

We handle the day-to-day

Once your BMO SmartFolio account is opened, the rest is easy. A team of portfolio managers will actively manage and balance your ETF portfolio to ensure it remains consistent with your investment objectives.

Track your performance

You can review your account from any mobile device or desktop. Portfolio performance is available as a dollar value, a percentage of dollars invested or in chart format, detailing your portfolio's performance over time. You'll also have access to online statements, which allow you to keep updated on your monthly account balance, as well as all transactions which occurred during the reporting period.

Available accounts

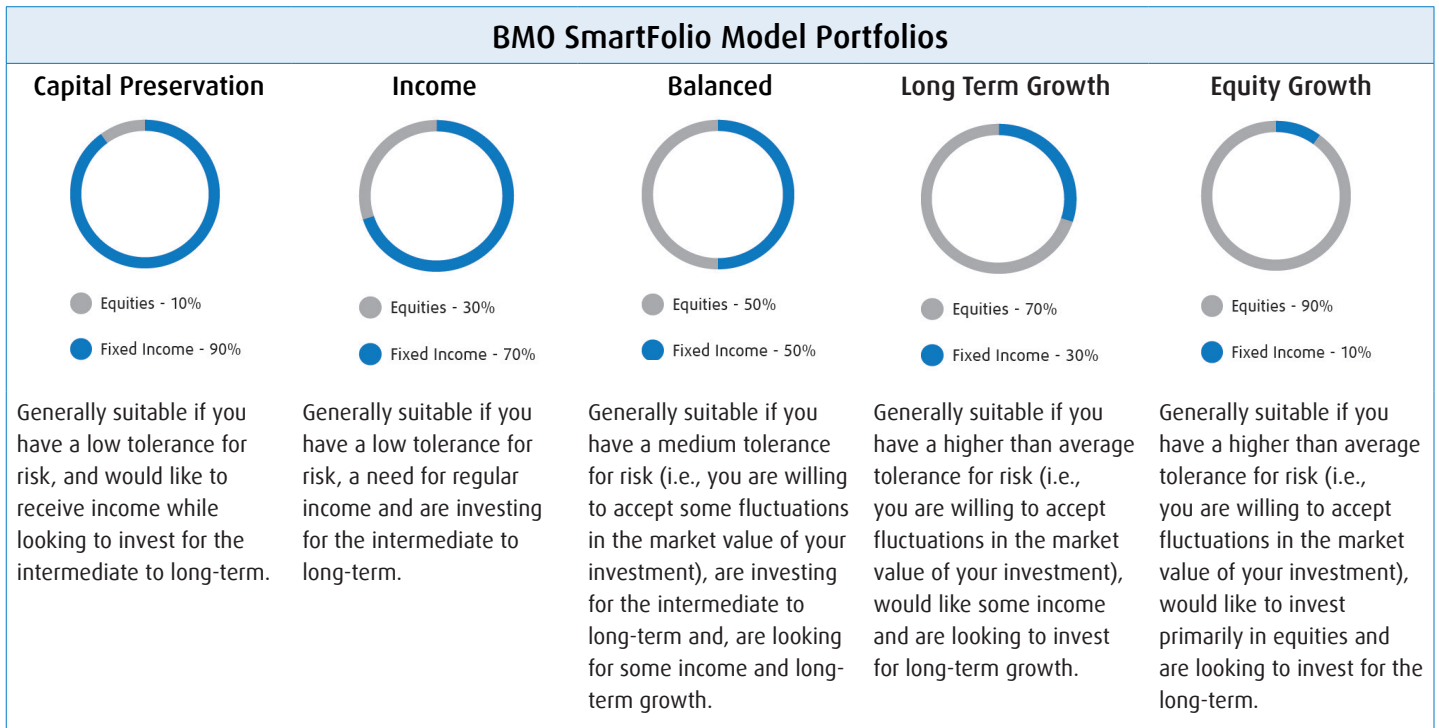The following account types are eligible for BMO SmartFolio:

- Individual or joint investment accounts;
- Tax-Free Savings Accounts (TFSAs);
- Registered Retirement Savings Plans (RRSPs) and Spousal RRSPs; and
- Registered Education Savings Plans (RESPs).

Effective June 16, 2017, Registered Retirement Income Funds (RRIFs) will be available through BMO SmartFolio.

BMO SmartFolio ETF Portfolios

An exchange-traded fund is an investment fund that represents a basket of stocks, bonds or other investments. Unlike mutual funds, an ETF is actively traded on a stock exchange, often tracking a particular market index or may have a specific investment strategy. ETFs can be an attractive investment option as they provide investors with a low cost option to build a well-diversified portfolio.

Individual BMO ETFs are purchased in your BMO SmartFolio portfolio, based on one of the following BMO SmartFolio model portfolios.

BMO SmartFolio Model Portfolios

Capital Preservation

Equities - 10%
Fixed Income - 90%

Generally suitable if you have a low tolerance for risk, and would like to receive income while looking to invest for the intermediate to long-term.

Income

Equities - 30%
Fixed Income - 70%

Generally suitable if you have a low tolerance for risk, a need for regular income and are investing for the intermediate to long-term.

Balanced

Equities - 50%
Fixed Income - 50%

Generally suitable if you have a medium tolerance for risk (i.e., you are willing to accept some fluctuations in the market value of your investment), are investing for the intermediate to long-term and, are looking for some income and long-term growth.

Long Term Growth

Equities - 70%
Fixed Income - 30%

Generally suitable if you have a higher than average tolerance for risk (i.e., you are willing to accept fluctuations in the market value of your investment), would like some income and are looking to invest for long-term growth.

Equity Growth

Equities - 90%
Fixed Income - 10%

Generally suitable if you have a higher than average tolerance for risk (i.e., you are willing to accept fluctuations in the market value of your investment), would like to invest primarily in equities and are looking to invest for the long-term.

Fees

Your annual BMO SmartFolio advisory fee is calculated as a percentage of the assets in your portfolio and covers all trading costs. The annual advisory fee ranges from 0.7% to 0.4%, depending on your recommended portfolio. And, as your assets grow, your fees are reduced.[2]

Get started today

BMO SmartFolio is an online portfolio management solution that's easy, convenient and helps simplify your investing.

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For more information about BMO SmartFolio, or to get started, speak with your BMO Nesbitt Burns Investment Advisor or visit BMO SmartFolio at www.bmo.com/smartfolio.

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[1] BMO Global Asset Management, portfolio managers of BMO SmartFolio, manage more than $300 billion in assets (as of December 31, 2016).

[2] If balances remain under the minimum account size then annual fees are $60 ($15 per quarter) for BMO SmartFolio. For the full BMO SmartFolio fee schedule, please contact your BMO Nesbitt Burns Investment Advisor or visit the BMO SmartFolio website at www.bmo.com/smartfolio. All ETFs have management fees and expenses, calculated as a management expense ratio (MER), which are in addition to the annual advisory fee. The MER of the ETFs held within your portfolio are anticipated to be a weighted average of 0.20% to 0.35% of the value of your BMO SmartFolio account.

BMO 🔺 **Wealth Management**
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