

# BMO Stable Value Fund

Class Z 09660B115

## Fund overview

**Total net assets:**  
\$925.5 million

**Objective:**  
To seek ordinary income combined with stability of principal.

**Benchmark:**  
ICE BofA Merrill Lynch 1-3 Year U.S. Government/Corporate Index

**Management fee:**  
0.28%

## Management team

### Don McConnell

Years of industry experience: 25  
Managed Fund since: 2013

### Robert Stapleton

Years of industry experience: 10  
Managed Fund since: 2019

## Contact us

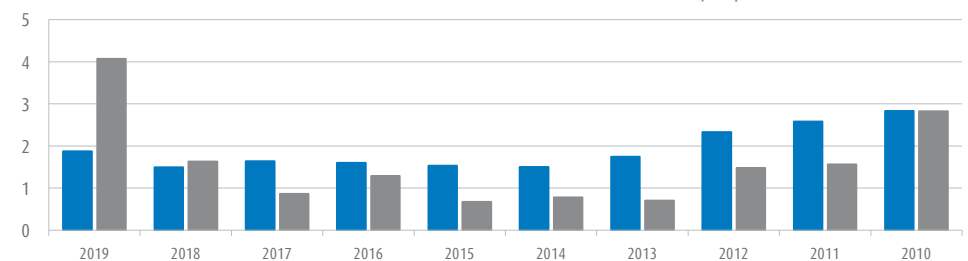
 [bmogam.com](mailto:bmogam.com)

## Performance (%)<sup>1</sup>

	MTD	3-mo	YTD	1-yr	3-yr	5-yr	10-yr	Since Incep.	Inception Date
Gross of fees	0.16	0.51	0.33	2.17	1.96	1.92	2.18	4.68	07/01/16
Net of fees	0.14	0.44	0.29	1.88	1.68	1.64	1.89	4.39	07/01/16
ICE BofA Merrill Lynch 1-3 Year U.S. Government/Corporate Index	0.79	1.59	1.34	4.87	2.51	1.89	1.61	4.56	

## Calendar year end returns (%)<sup>1</sup>

● Fund Class Z ● ICE BofA Merrill Lynch 1-3 Year U.S. Government/Corporate Index



## Portfolio characteristics<sup>2</sup>

	Fund
Net crediting rate — Class Z (%) <sup>3</sup>	1.79
Market value to book value (%)	101.47
Fund duration (years)	1.71

<sup>1</sup> Performance data quoted represents past performance and past performance is not a guarantee of future results. Investment returns and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Performance changes over time and current performance may be lower or higher than what is stated. For more information about performance, please contact your investment professional. Total returns for periods of less than one year are cumulative. Performance data quoted prior to the inception of the Class Z Shares is the performance of the BMO Stable Value Fund Class I shares, adjusted for the differences in the expenses of the classes.

<sup>2</sup> Portfolio composition subject to change. The percentages are based on net assets at the close of business at month end and may not necessarily reflect adjustments that are routinely made when presenting net assets for formal financial statement purposes.

<sup>3</sup> Crediting rate net of management fees for the current month. Gross crediting rate for this month is 2.07%.

The BMO Stable Value Fund is a collective investment fund maintained by BMO Harris Bank N.A. and advised by BMO Asset Management Corp. The Fund seeks to maintain a stable \$1.00 unit value through investments in guaranteed and synthetic investment contracts as well as money market securities, although there is no guarantee it will be able to do so. Investment involves risk. The opinions expressed here reflect our judgment as of this date and are subject to change. Market conditions and trends will fluctuate. This material does not constitute investment advice and is not intended as an endorsement of any specific investment.

BMO Funds and the BMO Stable Value Fund are not deposits or obligations of, or endorsed or guaranteed by, BMO Harris Bank N.A. or any of its banking affiliates, nor are they federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other government agency. Investment in the BMO Funds or the BMO Stable Value Fund involves investment risk including the possible loss of principal.

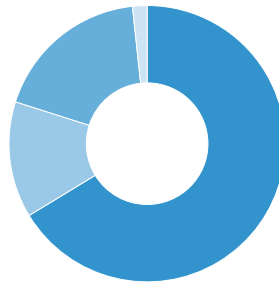
**For more complete information, please contact your plan sponsor. A mutual fund prospectus, collective fund disclosure statement, or other applicable fund information can be obtained from your plan sponsor. You should carefully consider the fund's investment objectives, risk, charges, and expenses before you invest. Information about these and other important subjects is in the fund's prospectus, collective fund disclosure, or other applicable fund information, which you should read carefully before investing.**

A unit of this Fund represents an interest in a collective investment fund available to qualified plan clients. Marshall & Ilsley Trust Company, N.A. merged into BMO Harris Bank N.A. on September 1, 2012. For periods prior to 12/31/11, the BMO Employee Benefit Stable Principal Fund was known as the M&I Employee Benefit Stable Principal Fund. BMO Employee Benefit Stable Principal Fund changed its name to BMO Stable Value Fund effective June 1, 2016.

**Maturity distribution (%)**<sup>4,5</sup>

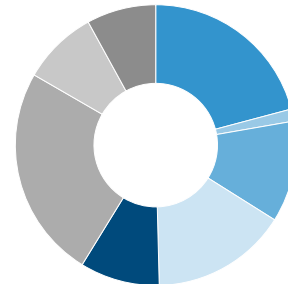
Years	Fund
<1 Year	35.6
1-2 Years	25.2
2-3 Years	17.9
3-4 Years	6.6
4-5 Years	10.2
5-7 Years	3.7
>7 Years	0.7
<b>Total</b>	<b>100.0</b>

**Quality breakdown (%)**<sup>4,5</sup>



AAA	66.3
AA	13.6
A	18.4
BBB	1.7

**Sector breakdown (%)**<sup>4,5</sup>



Treasury	20.9
Agency	1.4
MBS	11.7
ABS	15.7
CMBS	9.2
Corporate	24.6
Traditional GICs	8.7
Cash	8.0

**Holdings (%)**<sup>4</sup>

Traditional GICs	Fund
Metropolitan Life	5.6
Principal Life Insurance	3.0
Synthetic GICs	Fund
Nationwide	29.7
OneAmerica	25.9
Transamerica	30.5
Cash and equivalents	Fund
BMO Government Money Market Fund*	5.3

<sup>4</sup> Portfolio composition subject to change. The percentages are based on net assets at the close of business at month end and may not necessarily reflect adjustments that are routinely made when presenting net assets for formal financial statement purposes.

<sup>5</sup> Based on underlying securities.

**The credit quality ratings apply only to the bonds within the portfolio and do not protect shares of the Fund against market risk. Keep in mind that as interest rates rise, prices for bonds with fixed interest rates may fall. This may have an adverse effect on a Fund's portfolio.**

**All investments involve risk, including the possible loss of principal.**

**Past performance does not guarantee future results.**

BMO Asset Management Corp. receives credit quality ratings on underlying securities of the Fund from Barclays using ratings from Moody's Investors Service (Moody's), Fitch Ratings (Fitch) and Standard & Poor's (S&P). If the ratings vary by agency, the following methodology is used: If Moody's, S&P and Fitch all provide a credit rating, the rating used is the median of the three agency ratings. If only two agencies provide ratings, the rating used is the more conservative rating. If only one agency provides a rating, the rating reflects that agency's rating. Securities that are not rated by any of the three agencies are reflected as such in the breakdown. Ratings and portfolio credit quality may change over time. Unrated securities do not necessarily indicate low quality. The Fund itself has not been rated by an independent rating agency.

\*You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. 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 Adviser has no legal obligation to provide financial support to the Fund, and you should not expect that the Adviser will provide financial support to the Fund at any time.

**The ICE BofA Merrill Lynch 1-3 Year U.S. Government/Corporate Index** is an index tracking short-term U.S. government and corporate securities with maturities between 1 and 2.99 years. ML1-3 is produced by Merrill Lynch Pierce Fenner & Smith.

Investments cannot be made in an index.

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