

## Transcript

### **Better conversations. Better outcomes.**

#### **Episode 1.2 – Living to 100: helping make your clients retirement years truly golden**

*Dr. Abramson* - By 2040, Boomers will have tripled the current 85 plus population and there will be 600,000 centenarians, which are people that obviously live to 100. Today, 53,000. But, from a financial standpoint, I mean it's fascinating because it's always been the case that the last couple of years of your life are the most expensive and unfortunately there's that live it up mentality in some cases when you're healthy, and you're happy, and you think you're wealthy and then at the end of your life you land up in a little bit of a pickle if you don't plan accordingly.

*Ben Jones* - Welcome to Better Conversations, Better Outcomes, presented by BMO Global Asset Management. I'm Ben Jones.

*Matt Smith* - And I'm Matt Smith. In each episode, we'll explore topics relevant to today's trusted advisors, interviewing experts and investigating the world of wealth advising from every angle. We'll also provide actionable ideas designed to improve outcomes for advisors and their clients.

*Ben Jones* - To learn more, visit us at [bmogam.com/betterconversations](http://bmogam.com/betterconversations). Thanks for joining us.

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*Matt Smith* - Today, we're talking about optimizing health and quality of life in retirement. This interview is full of tips on how to help your client's lead healthy and happy lives deep into their golden years.

*Ben Jones* - But first, this is our second episode of Better Conversations podcast, and to reward some of our early adopters, we're having a drawing. Stay tuned because later in the show, we'll tell you how you can get entered.

*Matt Smith* - Thank you Ben, for that teaser. Now, what should people think about going into this episode?

*Ben Jones* - Matt, you heard at the top of the show the amazing statistic that Dr. Abramson described. The number of Baby Boomers going into retirement each and every day is absolutely astounding. You know, with continued medical advances, this generation may even live longer retired than they did working. For advisors, there's a lot more aspects than just the financial ones to make this important life phase the best that it can be.

*Matt Smith* - That is truly outstanding. Now, we've titled this episode Living to 100, which is not unrealistic given the technological and medical advances we've experienced. So, what does

that mean for retirement and financial planning, but also what does it mean for our livelihood and well-being? Financial advisors are well equipped to help clients plan for retirement. This episode will dive into other areas advisors can help their clients make their retirement years truly golden. Ben sat down with Dr. Alexis Abramson, an expert in the field of Gerontology.

*Dr. Abramson* - I am Alexis Abramson, and I'm a 50 plus lifestyle gerontologist. I have a PhD in Gerontology, which is the science of aging and the study of aging, but it's really from a holistic viewpoint, so it's kind of like the whole person, the whole aging individual. So, I know a lot about the physiological, the psychological, the physical changes that happen as we age and from a business standpoint, I do a lot of speaking, a lot of spokesperson work, a lot of writing, and a lot of entrepreneurial efforts around doing everything I can to be a change agent for the 50 plus generation.

*Ben Jones* - Just to add onto that, in doing some preparation for this over the weekend, I also noted that you have quite a writing career as well. Four different books including the *Caregivers Survival Handbook*, *Home Safety Tips For Seniors*, *the 55 Plus Fact Book*, and *Medicare Resource Guide*; all of which have had quite the accolades, so congratulations on that.

*Dr. Abramson* - Well, thank you very much.

*Ben Jones* - Now, where are we recording today? We're not in either of our home towns.

*Dr. Abramson* - Well, we are in Washington DC today where it's buzzing, buzzing, buzzing, so it's a great place to be. We're here in the summer, so it's super, super hot.

*Ben Jones* - Yeah, I made the mistake this morning of walking from the hotel in a suit and tie and I thought there's no one else out in a suit and tie but me.

*Dr. Abramson* - Yeah, not a good idea. Actually, yesterday they were saying that on the blacktop where you probably were walking, it was 134 degrees. You could feel it through your shoes. It's unbelievable, unbelievable. Don't recommend it.

*Ben Jones* - Gerontology, what is it that drew you to that?

*Dr. Abramson* - Gerontology is really all about for me, passion. I have always had an unbelievable -- before they passed -- and unbelievable relationship with my grandparents. It was one of those where every time I was with them I learned something and I felt strongly like my friends it was like pulling teeth for them to go and visit their grandparents and I thought there's something here. Why do I care so much? Why am I so interested in their experience and so interested in their lives and what they're doing even though they were in their 60s, 70s, and 80s as our relationship progressed, and 90s frankly. For me, it was really driven out of passion and I really realized that there was a huge void in people that had a solid, credible education behind the field of gerontology that really understood it, and also had a passion for it. Really, it just is one thing led to the next and lo and behold here I am at a period of time when the Baby Boomers, we call it the Silver Tsunami. We're here now right in this real sweet spot where there's so much financial worth that Baby Boomers have and mature adults have, older adults have, as well as the fact that there are so many of them. So, I frankly couldn't have picked a better career.

*Ben Jones* - that's great. You know, I know that's something that's very near and dear to our

team, BMO's, heart is all the work you've done with the Wealth Institute. And so that was actually one of the things that I was most excited about today was really just to spend some time learning from the knowledge and the experience you've had working on this side of the business for so long. I too, also, had some grandparents that I really enjoyed spending time with and still do actually. I've got a grandmother that's well into her 90s and still walks five miles a day.

*Dr. Abramson* - No way. That's what Ellen DeGeneres used to say. She's like my grandmother started walking five miles a day and now we don't know where the heck she is. So there's a lot of 90 years olds that -- you're very fortunate. I'm jealous that you still have the luxury to spend time with your grandmother.

*Ben Jones* - Yeah, I just want to get into the topic. I mean, this whole idea of longevity, it just seems like health care continues to improve longevity for people. Could you maybe talk about the changes in life expectancy over the last 30 years, but maybe even more importantly, what do you expect over the next 30 years.

*Dr. Abramson* - Absolutely, so it's been really, really fascinating. So, not just talking about the last 30 years and the next 30 years, but if you think about longevity; at the turn of the century in 1900, our longevity hit about 49. Then it took off in the 20th century and today actually our life expectancy is around 79. But it's interesting because I talk to a lot of demographers who will tell me, yeah, that's what we're projecting, but we have no idea what's happening in Silicon Valley. We have no idea what's happening in areas where there may be technology breakthroughs or medical breakthroughs, so really 79 could be a huge underestimate of what average life spans will be now and in the next decade. But, when we think about that and we think about these real advances in how our life expectancy has really changed, I've coined it the 30 Bonus Years. Because, when you think about this, we now have this whole new segment of our lives that we basically, to be honest with you Ben, we've got to figure out what the heck we're going to do with it. Before when you died a little bit earlier you had that regular life cycle where you'd be born, you'd go through your young adult, you'd be an adult, you'd work, you'd retire, you'd die. You had a little bit of time to go on a cruise or something. Now we have all this time where we're potentially being good and bad. A caregiver once, twice, three times we could be. Maybe we go through widowhood but then we get remarried, or maybe we go back and have second and third careers and reimagine our lives. So during that 30 bonus years that we now have, there is so much that we can do and so many transitions that we can make a part of our lives and that's the luxury of it. On the flip side or on the really important side, I think, for advisors when we think about our clients or your clients is really hey, you've got 30 bonus years, but you've got to be financially prepared for that and make sure that you think that through because prior -- each year, each decade that's expanding and expanding and in order for us to be successful in our lives, the financial piece of it is so, so important.

*Ben Jones* - So, in your article that you put together for the BMO Wealth Institute around living to 100 -- and I've seen it in your presentations as well that you've done for some of our conferences and clients -- you talk about this island or the people of -- I think it's Ikaria if I've got that right.

*Dr. Abramson* - Sure, I have to tell you. If you listen to someone whose first language is English, it's Ikaria. But, I have been -- your audiences when I go and speak to them in particular have a very high number of Greeks in the audience and this is an island off of Greece. So, they say, and they don't fail to correct me, they love to do this because it's so important to them that I

pronounce it Ikaria. We won't go there, we'll go Ikaria, we'll do it the American way, but it is Ikaria and I get the whole Ikaria or something like that. But anyways, regardless, it's a phenomenal place.

*Ben Jones* - And it seems like people live longer there, maybe more than other places in the world. I think in particular for me the idea that they just live a less stressed life, which is the antithesis of the American way.

*Dr. Abramson* - True.

*Ben Jones* - What role does that play in their longevity because it seems to play a pretty big one?

*Dr. Abramson* - Well, I think it plays a huge role. I mean, if you just look at the numbers from the standpoint of the Ikarians -- you know, I'm saying it like the Greek version -- the folks that live in Ikaria, which is a little island, by the way. It's not big at all, but the folks that live there, they are four times more likely to live to 90; the men are, than men in the US. And the women are two times more likely to live to 90. So, there's a substantial amount of research that's been done around it. When you talk about stress Ben, it is really, really important, important factor because there they have a much different lifestyle than we have. First of all, the technology is not more important than the reality and what I mean by that is they actually communicate, right. So, they have conversations, they spend time with each other, they spend time from an intergenerational standpoint. They have a much more relaxed environment and whether this is right or not, they're not working 80 hours a week, 60 hours a week to get ahead of everyone else there. There's just a sense of sort of calmness and this is so important when you think about longevity and you think about living a quality long life because when you reduce stress you reduce so many things that can impact your life and really reduce the quality such as high blood pressure, such as heart conditions, strokes. Stress affects almost every part of your life.

*Ben Jones* - I want to jump into this idea. You talk about four key areas to longevity when it comes to planning. For most of our listeners, they spend a lot of their time on the financial side of planning for their clients' financial lives pre and post retirement. Maybe we can focus on the other three for a moment, but before we jump into each, maybe you could just tell us what the four areas are.

*Dr. Abramson* - So, as you mentioned Ben, financial is an important part and for me financial is almost the foundation because if you're 80 years old and you don't have the financial wherewithal to live potentially another 10 years or 20 years, the other three, what we call, keys to longevity really are somewhat irrelevant frankly because as we discussed a little bit earlier, a big, big part, a big key is the financial key. The other three keys are your body, the physical, and then the mind. And then the third one is social, social engagement.

*Matt Smith* - Hi there listeners, Matt here. I just wanted to interrupt for a second to give some highlights; body, mind, social, and financial are the four keys to longevity that Dr. Abramson is going to talk through. Ben and Dr. Abramson speak about American's chronic health conditions and what advisors can do to make clients feel better heard and better understand their unique aging issues. She also provides some detailed tips for staying healthy as you age.

*Ben Jones* - Let's talk first about body because I think this is one that people think of most when they think about living a long time; they think about well, I have to have good health. What are

some of the ways that advisors can help their clients think about this particular aspect?

*Dr. Abramson* – 117 million Americans have at least one chronic condition. What's a chronic condition? It's high blood pressure, it's diabetes, chronic health problems, arthritis, 117 million.

*Ben Jones* - So, that's almost half.

*Dr. Abramson* - That's right. But, for those people that are 65 plus, 80% have multiple chronic conditions that are going on simultaneously. So, my first advice for advisors is to learn a little bit more about some of the chronic conditions that are potentially impacting your client. Why? Because the more you know about them, the more trust -- and this is a theme in everything I talk about, this idea of trust and loyalty between a financial advisor, a sales person, frankly anyone and the person they're working with, I really, really believe strongly that that's important. In this case, to build that trust and that strength between you and your client, this idea around understanding what they're going through from a physical standpoint is super important.

*Ben Jones* - You spoke at a conference for us recently and it was really interesting to me to sit in the back of the audience and watch 150 people -- all of a sudden, you started giving a bunch of tips about body and everybody's pen comes out and they're saying I've got to do this, and I'm going to tell my wife. Maybe you can share some tips for our audiences to some things that they can relay to their clients.

*Dr. Abramson* - So absolutely. So, the biggest tip that everyone thinks is so outside of what they would ever do -- we are at heart very superficial people just in general. When you look in the mirror and you start to think you look like your mom or your grandmother, you're like oh my gosh, I'm really looking a little bit older, what do I do? So this first tip is -- you may think it's funny -- but I bet half of you either go and do this for yourself or do it for a loved one. Silk pillowcase. So, my brother is a facial plastic surgeon and one time I went into his office -- we were just having lunch -- and he looks up and he's like oh God, you must sleep on the right side of your face -- it was real early and everything, we were having breakfast, it was really early in the morning -- and I said yeah, why? And he's like oh my gosh, you have a huge line down the side of your face. I didn't even notice. I have long hair.

*Ben Jones* - That was nice of him to point that out.

*Dr. Abramson* - Yeah, good morning. Which I didn't even notice. But I said wow, what do you do about that and he said well the thing is there's one change you can make and you should do it early on because the line gets worse and worse. I mean it wasn't -- apparently it wasn't just temporary but I did get rid of it -- so he said it gets worse and worse. And he said do you sleep on cotton pillow cases and I said I do. And he said you should change to silk pillowcases because if you have a silk pillowcase and you lay on that 8 to 10 hours -- eight hours in my case, I don't sleep that long -- but eight hours that you're lying in this one position potentially. So, when we're thinking about the superficial side about our bodies, that's one little tip just get a silk pillowcase if you can and that'll be helpful. A second one I talk about a lot is water. You know, everyone says oh, you should drink water, you should drink water, but this is one of the most important things from a health standpoint. If I asked you how many ounces of water you should drink a day, what would you say?

*Ben Jones* - I think for some reason I've heard 64.

*Dr. Abramson* - Okay, that's a good guess, but actually what you should do because some of us are larger, some of us are smaller, so how could there be one pat answer to that, right?

*Ben Jones* - Yeah, the rule of thumb is not always great.

*Dr. Abramson* - That's right, that's right, that's right and they say a margin of a few ounces up and a few ounces down. What you really need to do is take your total body weight and divide it in half. That will be the number of ounces that you would drink. So, let's say that somebody weighs 120 pounds. So, they divide it in half and they actually should drink 60 ounces a day. I mean obviously if you're thirsty or something, so it change -- it's a lot. It's a lot of variation between people. So, that's a nice little rule of thumb. A lot of the tips and tricks that I have are things that you may have heard before, but maybe they've changed because of more research or maybe you just need to be reminded.

*Ben Jones* - Yeah, and we'll put some of those tips in the show notes, especially dividing your body weight and I'm thinking right now I don't think I've ever drank 110 ounces of water in a day or it would be really rare.

*Dr. Abramson* - There's a couple of other ones I'll just say real quickly because from a health perspective this is really important. This thought around sleep, this is not discretionary. Sleep is not discretionary. It's such a difficult thing for most people to get enough hours in or enough REM hours, rapid eye movement hours, deep sleep hours in. Here's my recommendation. There is one thing that you can do and I'm sure your bosses won't appreciate this, but I'll put it out there anyways. There's one thing you can do especially if you don't sleep a solid five to seven, maybe seven to nine hours, so depending upon how much you need. What do you think that is, the one thing you should do on a daily basis?

*Ben Jones* - Take a nap.

*Dr. Abramson* - That's right. You have been in my speech. Take a nap. If you can take a 20 minute nap a day, it will make all the difference in the world because it's not just the sleep in an effort for you to have more energy. Your cells are actually regenerating while we sleep and that's super, super important when you think about disease states and old age. Really, really important.

*Ben Jones* - Yeah, I don't think there are a lot of employers that are probably encouraging that of their employees in the middle of the day.

*Dr. Abramson* - I just don't want to fail to mention really what I think is one of the most important parts. This is not a trick or a tip. It's just making sure that you eat right because they always say what you put in your mouth today will affect your health tomorrow. And it's critical because when you think about your diet and you think about what the make-up of it is, there's so much -- I mean as a gerontologist, really fascinating research out there thought about sugar and salt and all these things that we need to be super, super careful about to have the optimal health. You should be able to have your cheat days and do all that good stuff, but really trying to maintain moderation in how much you drink and how much you take in that you know -- I mean, that's the thing. We know. I mean, we know that a better choice is chicken over lasagna; I mean the Italians will probably -- you know-- pummel me right now. But, the reality is too many carbs over too much protein. So, we know the right choices. It's just understanding you're in control of it

and making the right choices.

*Ben Jones* - So, let's shift gears to key number two, which is the mind. And in the BMO Wealth Institute article, the survey found that 60% of the people that they surveyed were very worried about the loss of mental abilities. In fact, this was the most worrisome thing for most individuals. So, talk to me a little bit about the things that we can do to help with our mind.

*Dr. Abramson* - Yeah, it's a great question. When we did that BMO survey, I was a big part of gathering that information. We actually asked the question, do you want to live to 100 and their answer was if my mind was intact, if I am cognitively solid. That was one of their answers. The other one was if I had enough money. But, that was one of their answers that was really important. So, when we think about things like exercise, it's not just your body, it's your brain as well. So much research -- you know I have a PhD, as I mentioned, in Gerontology -- so I look at a lot of research. And so much research talks about how if you have an active brain, you can really reduce the onset of not only dementia but all kinds of diseases that affect your memory. Sudoku is fine and crossword puzzles and mind games and all that. They're all good and actually any of that you do is helpful. I always like to tell people you need to change your routine a little bit. I'm a big believer that we get in this rut and we memorize things and we sort of don't ever change it up. So, I don't know about you but I tend to, if I'm going from my house to the grocery store, I'll go the exact same way every time. Go a different route. I like romantic comedies, I like that kind of stuff. So, if I want to change up my routine a little bit, I'm going to go to a sci-fi. I hate them. But in order to understand what's going on, I have to stay engaged. If you go to a party and you see five people that you want to talk to and one you don't, go talk to the one you don't think will have anything in common with you. Try your best to challenge your mind to be as open as it can be and by doing so you might meet a new friend that you didn't think you'd have anything in common with. But also, you're going to really sort of mix things up a little bit and by mixing things up, you're allowing your brain to work as efficiently as it possibly can.

*Ben Jones* - I like that because I think with all of the tools and -- I've got to spend all this time figuring out what to eat and I've got to get a silk pillow and then I've got to do my Luminosity every day for 10 minutes it's like by the time I get all of those things done -- exercise and so on and so forth -- I don't have any time to live my life and I think the tip that you really have provided here to our audience to help their clients think about is just practical ways they can just weave this into their normal life. Which I think actually is even more valuable. So, you mentioned this, but this kind of ties into this. So, people they work, they get their gold watch. Boom, they retire and all of a sudden they've lost maybe 75% of their social interactions in a day and the third key to longevity is this idea of social. This one in particular seemed like an area where I felt like our advisors could really start planting these seeds for people in advance of the retirement date. Talk to me about why social is so important for our advisors to understand with respect to their clients' retirement?

*Dr. Abramson* - Yeah, it's a great question. So, social is really critical because when you think about it, it's not just retiring it's becoming, perhaps, an empty nester when your children are leaving the house. Your overall opportunities for socialization decrease so much, especially if you have to depend on others for transportation or depend on caregivers for anything. That whole idea around socialization and then transition is really a big one. Frankly, it's really about your emotional health. It's just how do I stay engaged so I don't become lonely? As we're learning and as we're creating relationships with our clients and understanding who they truly are, start to engage with them in a social standpoint. Start to understand what they like to do

and what you guys might have in common. This whole idea around going to a concert with them or going to a lecture with them, or going to a sporting activity with them, just that little thing that you can do really improves their socialization. Research will tell us that it really is just a little bit of engagement and social engagement in a person's life that will really influence their memory, influence their -- a lot of mature adults get depressed very easily, so it will influence their sociability and happiness factor. You both can learn something from one another by being social together and by going and doing activities together. One of the things that I learned is that so many older adults are what we call life-long learners. So, I mean my mom is a perfect example. Anything you put in front of her, that woman will try to learn how to do it. I've never seen anything like it. I mean, she's right now -- she's just learning how to sail and she's doing it herself. She just jumped off a mountain in Switzerland for her 75th birthday. It's insane. Of course, I was real pleased when I got the call afterward. Oh, and by the way she reminded me -- so she jumps off this mountain in Switzerland and she gets to the bottom. She calls me to say hey, I wanted to let you know what I just did and I'm like really. I said can you believe you're just calling me now without telling me or whatever. And she said do you remember by any chance when you went skydiving for your 25th birthday and neglected to tell us? Payback. I was like okay; I'm parenting the parent now. So, the whole idea around socialization is just meeting new people, facilitating engagement, introducing them to you other clients and helping them live in their new normal, really.

*Ben Jones* - I like that idea of introducing them to other clients. A lot of our advisors will do client appreciation events or bring in a speaker to talk to their clients, and what a great way to help create a social network between their elderly clients.

*Dr. Abramson* - Certainly in terms of socialization and I see this with my own eyes. When they come to see a BMO lecture, I'm not even kidding, all the time -- especially when they go to one that's kind of lively and fun like the ones I've had the opportunity to be involved in -- I will be finished with my speech and socializing with people. It will be like an hour into it and they're sitting at the tables talking to one another. The advisor's long and gone and they're just there talking to one another. You have no idea how much of an influence that makes. It certainly makes an influence from a financial standpoint in terms of how much they're investing, but wow, what an influence it makes in terms of just the introduction of people to one another that all have something in common and that's you, their financial advisor.

*Matt Smith* - Hey there, Matt here again. Now, we've gone through three of the four keys to longevity; body, mind, and social. Financial is the last one, but we'll have to leave that for future episodes. We have many guests who will speak extensively on that topic. For now, Dr. Abramson has some parting thoughts.

*Dr. Abramson* - We just have to remember that every single thing that we do affects everything else. So even small steps in a really positive direction will have a very, very profound effect on our life as a whole. By taking some of the lessons we talked a little bit about today rather than, let's say, meeting with your client in your office. Saying to them unless you have paperwork you have to do, why don't we go take a walk and talk about your finances? Why don't we do it a different way? Disrupting the way you do business I think is a great way to incorporate these four keys to longevity. If you go to lunch, maybe you don't go somewhere where they have greasy food even though your client loves it and rather than making them feel badly; just say hey, I'm on a health kick. Let's go to this place. I want to introduce you to this place. So, you can really be a huge, huge influence on your client and your prospects frankly as they are aging. And the longer they age, the better we all are.



*Ben Jones* - I have to ask you this question and obviously you've seen a lot of different people go through the process of these bonus 30 years; when you get all four of these things working well together, what does that feel like?

*Dr. Abramson* - You know my mom's got that. It feels like you can jump off a mountain in Switzerland at 75 and not have to call your kid until you land. There's that --

*Ben Jones* - She must have felt confident she was going to land.

*Dr. Abramson* - Well, I decided not even to have that conversation. But you know from a more pragmatic standpoint, it's that ability to really avoid illness and disability. It's maintaining the highest level of cognitive functioning and mental acuity.

*Ben Jones* - If you could put a warning label if you would on all of your advice today, what would that warning label say?

*Dr. Abramson* - So, I'm going to switch that up a little bit. Instead of a warning label, I would say how about a motto to live by? How about something that we can aspire to? I actually always end my presentations with this and it's a John F. Kennedy quote. It basically said "it's not enough to add years to one's life; one must also add life to those years."

*Ben Jones* - Wonderful. Well, thank you for being my guest today. My guest today has been Dr. Alexis Abramson. Thank you for joining us.

*Dr. Abramson* - Thank you so much, Ben.

*Matt Smith* - We hope you found some ideas you can share to positively impact the non-financial keys to longevity for your clients. We mentioned earlier we are holding a giveaway to reward our early supporters of Better Conversations, Better Outcomes. To enter the drawing, simply leave a review of our show in iTunes. We'll randomly select three usernames from the reviews and announce the winners during our show on September 26th. If you're unfamiliar with leaving reviews, you can find a quick tutorial in the show notes of this episode with step by step instructions. Don't forget to subscribe after you leave your review and be sure to tune into future episodes, especially September 26th, to see if you are selected.

*Ben Jones* - Thanks again to Dr. Abramson for joining us on the episode. I also want to take a second and recognize the team behind the scenes who have helped to make this program a reality. Many thanks to Jonah Geil-Neufeld and the Freedom Podcasting team, as well as our team here at BMO; Pat Bordak, Gayle Gibson, and Matt Perry.

*Ben Jones* - Thanks for listening to Better Conversations, Better Outcomes. This podcast is presented by BMO Global Asset Management. To learn more about what BMO can do for you, go to [bmogam.com/betterconversations](http://bmogam.com/betterconversations).

*Matt Smith* - We hope you found something of value in today's episode and if you did we encourage you to subscribe to the show and leave us a rating and review on iTunes. Of course, the greatest compliment of all is if you tell your friends and coworkers to tune in. Until next time, I'm Matt Smith.

*Ben Jones* - And I'm Ben Jones. From all of us at BMO Global Asset Management, hoping you

have a productive and wonderful week.

*Disclosure* - The views expressed here are those of the participants and not those of BMO Global Asset Management, its affiliates or subsidiaries. This is not intended to serve as a complete analysis of every material fact regarding any company, industry, or security. This presentation may contain forward-looking statements. Investors are cautioned not to place undue reliance on such statements as actual results could vary. This presentation is for general information purposes only and does not constitute investment advice and is not intended as an endorsement of any specific investment product or service. Individual investors should consult with an investment professional about their personal situation. Past performance is not indicative of future results. BMO Asset Management Corp is the investment advisor to the BMO funds. BMO Investment Distributors, LLC is the distributor. Member FINRA SIPC. BMO Asset Management Corp and BMO Investment Distributors are affiliated companies. Further information can be found at [www.BMO.com](http://www.BMO.com).

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