

This document contains key information you should know about BMO Guardian Global Dividend Class Series F (Series F) shares of BMO Global Dividend Class. You can find more detailed information in the simplified prospectus offering this series of shares of the fund. Ask your advisor for a copy, contact the manager, BMO Investments Inc., at 1-800-668-7327 or clientservices@bmoguardian.com or visit www.bmoguardianfunds.com.

Quick facts

Date fund created:	(Series F) November 11, 2009	Portfolio manager(s):	Kleinwort Benson Investors Dublin Ltd. (To change to Guardian Capital LP effective on or about September 21, 2012).
Total value on August 3, 2012:	\$19.1 Million	Distributions:	Any ordinary dividends in September; any capital gains dividends by November 29.
Management expense ratio (MER):	1.54%	Minimum investment:	\$500 initial, \$50 additional

What does the fund invest in?

This fund's objective is to achieve a high level of total return from the value of your investment, including dividend income and capital gains, by investing primarily in dividend yielding common and preferred shares of companies from around the world. The fund invests primarily in equities of companies that trade on recognized stock exchanges in countries around the world.

The charts below provide you with a snapshot of the fund's investments on August 3, 2012. The fund's investments will change.

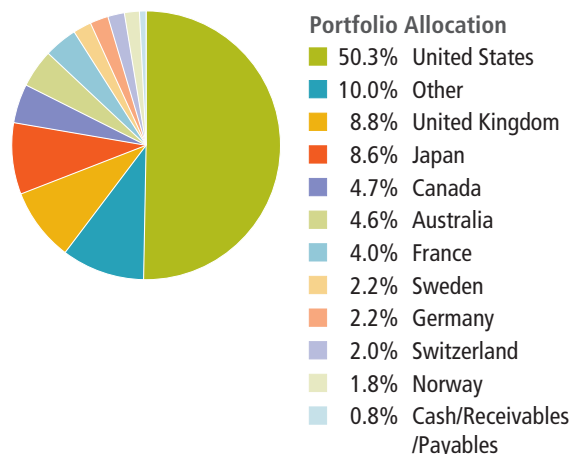
Top 10 investments (August 3, 2012)

1. Seagate Technology
2. Eli Lilly and Company
3. Lorillard, Inc.
4. AstraZeneca PLC
5. British American Tobacco p.l.c.
6. Exxon Mobil Corporation
7. Accenture PLC, Class A
8. ConocoPhillips
9. Chevron Corporation
10. Annaly Capital Management Inc.

Total investments 197

The top 10 investments make up 22.3% of the fund.

Investment mix (August 3, 2012)



How has the fund performed?

This section tells you how this series of the fund has performed over the past 2 years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

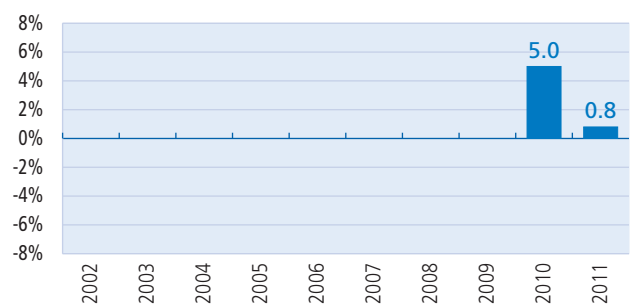
It's important to note that this doesn't tell you how the series will perform in the future. Also, your actual after-tax return will depend on your personal tax situation.

Average return

As at July 31, 2012, a person who invested \$1,000 in this series of the fund since its inception now has \$1,133. This works out to an annual compound return of 4.7%.

Year-by-year returns

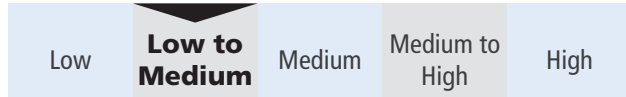
This chart shows how the series has performed in each of the past 2 completed calendar years. The series dropped in value in 0 of the 2 years.



How risky is it?

When you invest in a fund, the value of your investment can go down as well as up. BMO Investments Inc. has rated this fund's risk as Low to Medium.

For a description of the specific risks of this fund, see the simplified prospectus offering this series of shares of the fund.



Are there any guarantees?

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

Who is this fund for?

Consider this fund if:

- you want the flexibility to switch to another class of BMO Global Tax Advantage Funds Inc. without realizing capital gains
- you are looking for an equity fund that provides exposure to dividend yielding companies from around the world
- you are comfortable with low to medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

A word about tax

Depending on the tax rules and tax rates that apply to you and the fund, you may have to pay tax on your portion of the fund's earnings and gains, whether paid out to you in cash or reinvested in the fund. Also, you may have to pay tax on any gain you realize when you redeem or sell your investment in the fund. However, if you hold your investment in a registered account such as a Registered Retirement Savings Plan or a Tax-Free Savings Account, generally you will not have to pay tax on earnings or gains that are held in the registered account.

How much does it cost?

The following section describes the fees and expenses you could pay to buy, own and sell Series F shares of the fund.

The fund has other series of shares. The fees and expenses are different for each series. You should ask about other series of shares that may be suitable for you.

1. Sales charges

Instead of paying a sales charge on each transaction, you pay an annual fee to your dealer based on the value of your assets. You pay no sales charges when you buy Series F shares of the fund.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of this series of the fund.

As of March 31, 2012, the Series F expenses of the fund were 1.65% of its value. This equals \$17 for every \$1,000 invested.

Annual rate (as a % of the series' value)

Management expense ratio (MER)

This is the total of the management fee and operating expenses for Series F shares of the fund.

1.54%

Trading expense ratio (TER)

These are the fund's trading costs.

0.11%

Fund expenses

1.65%

Trailing commission

No trailing commission is paid to your dealer in respect of this series of the fund.

3. Other fees

Series F shares are for investors who are enrolled in dealer sponsored wrap programs or flat fee accounts. You can buy Series F shares only through dealers who have entered into a Series F agreement with BMO Investments Inc. and only with the prior approval of BMO Investments Inc.

You may have to pay other fees when you buy, hold, sell or switch shares of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch shares of the fund within 30 days of purchasing or switching them. This penalty will be paid directly to the fund.
Switch Fee	You and your dealer can negotiate this fee. Currently the fee is up to 2% of the amount you switch.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual fund units or shares within two business days after you receive a simplified prospectus, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, annual information form or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact BMO Investments Inc. or your advisor for a copy of the simplified prospectus offering this series of shares of the fund and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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