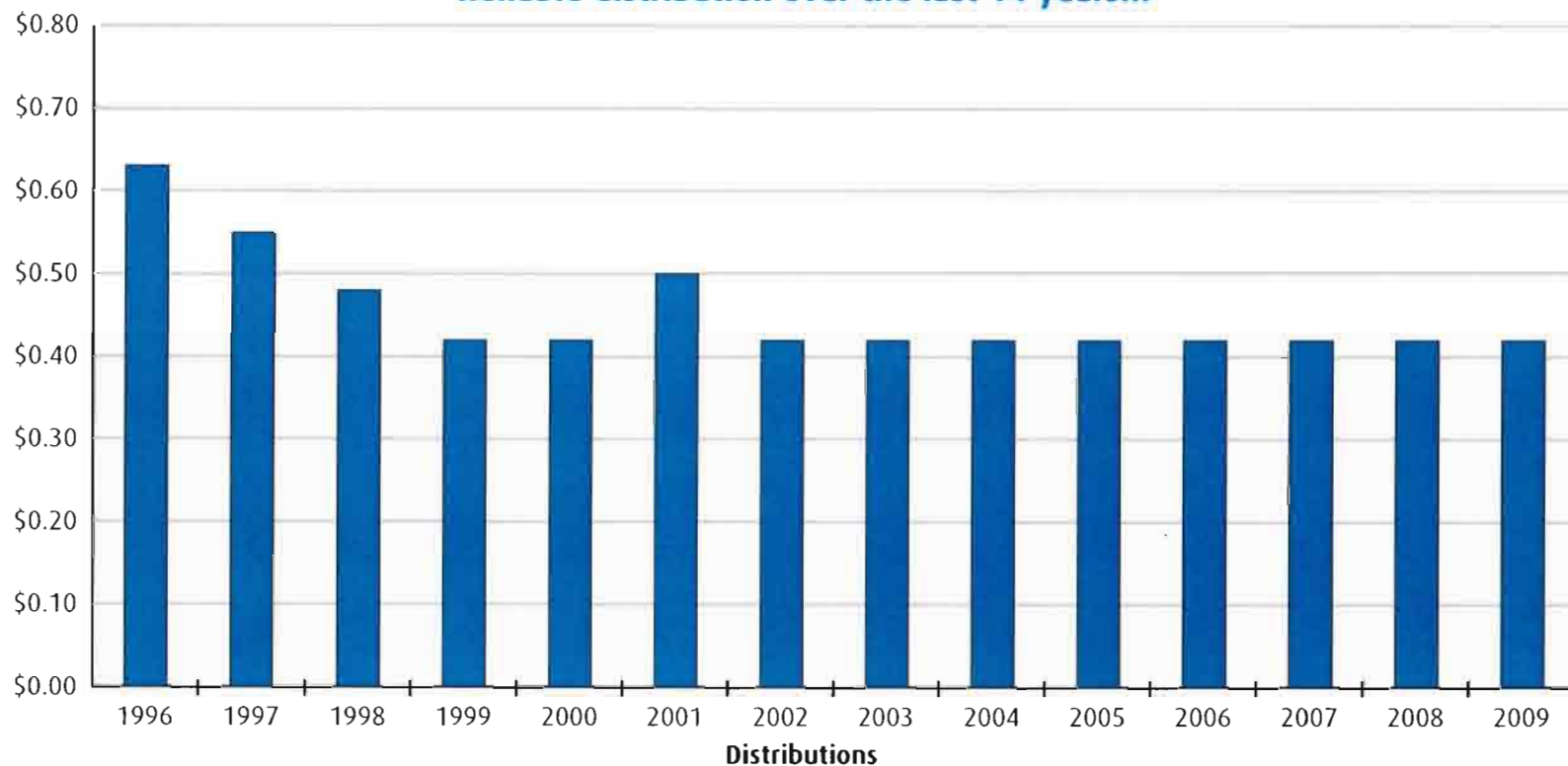


BMO Guardian Monthly Dividend Fund Ltd.

Reliable, tax efficient distribution

Reliable distribution over the last 14 years...



Plus, fully eligible for the dividend tax credit.

Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Total Distribution	\$0.63	\$0.55	\$0.48	\$0.42	\$0.42	\$0.50	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42
Dividend Tax Credit	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Interest Income	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

For information purposes only.

BMO Guardian Funds are offered by BMO Investments Inc., a financial services and separate legal entity from Bank of Montreal. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus of the mutual fund before investing. Mutual funds are not guaranteed their values change frequently and past performance may not be repeated.

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