

BMO Aggregate Bond ETF Fund

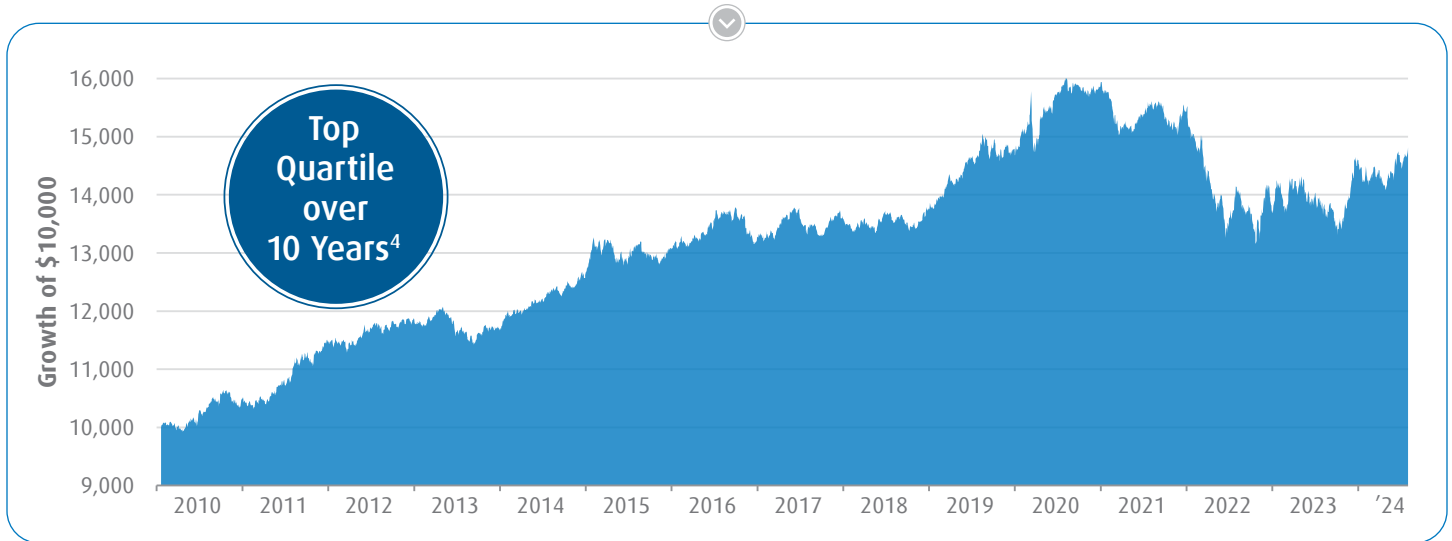
ZAG, the Largest fixed income ETF in Canada¹

Low cost exposure to the broad Canadian fixed income market

BMO Aggregate Bond ETF Fund is built off the success of the largest Canadian fixed income ETF – BMO Aggregate Bond Index ETF (Ticker ZAG), which has a 10-year track record and over \$9 Billion in AUM. BMO Aggregate Bond ETF Fund can be used as an effective portfolio building block for your fixed income sleeve. By complementing your active portfolio, your clients get the best of both worlds with low fees and enhanced diversification.

Reasons to invest

- 1** All-in-one fixed income Solution
 - All domestic & investment grade bonds
 - No foreign currency
- 2** Proven Track Record
 - 4 star rated fund²
 - Over \$9 Billion in AUM
- 3** Low Cost
 - 87% discount to Canadian industry average³



Source: Morningstar as of 31st July, 2024. The BMO Aggregate Bond Index ETF (Ticker: ZAG) has been used as a proxy for the purposes of this report since it has a longer track record and the same investment mandate as the Mutual Fund. Difference in performance is to be expected due to the difference in cost and structure of the equivalent Mutual Fund Series. It is not intended to reflect future returns on investments or as a substitute for the Mutual Fund's actual return. The chart illustrates the impact to an initial investment of \$10,000 dollars from January 19, 2010 to July 31, 2024 in ZAG.

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total Return (%)	-1.45	8.43	3.24	1.54	2.3	1.24	6.78	8.56	-2.63	-11.79	6.65

Fund	YTD	1 Yr	3 year	5 year	10 year	Since Inception
BMO Aggregate Bond ETF Fund	1.95	7.32	-1.42	0.30	1.93	2.78

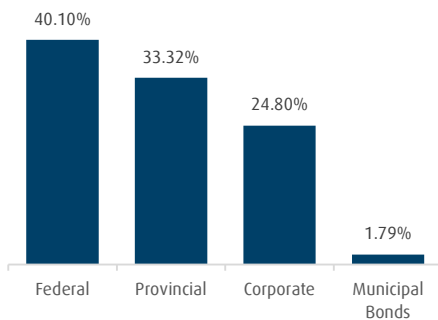
Source: Morningstar – BMO Aggregate Bond Index ETF (Ticker ZAG) used as a proxy. Data as of 31st July, 2024.

Fixed income returns are affected by term-to-maturity and duration, credit quality and issuer specific risk. With BMO Aggregate Bond Index ETF Fund, you can conveniently access the Canadian investment grade income market in a one ticket solution providing diversified exposure across term, credit and various segments.

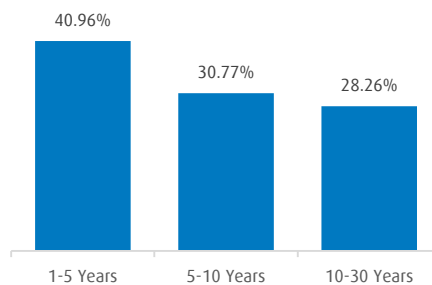
More About the Fund

Portfolio of over 1,400 bonds tracking the flagship Index for the Canadian broad fixed income market – **FTSE Canada Universe Bond Index™**. Consists of Government of Canada (including Crown Corporations) Bonds, Provincial Bonds, Municipal Bonds and Corporate bonds. The index consists of semi-annual pay fixed rate bonds denominated in Canadian dollars, with an effective term to maturity of greater than one year and a credit rating of BBB or higher. Each security in the index is weighted by its relative market capitalization.

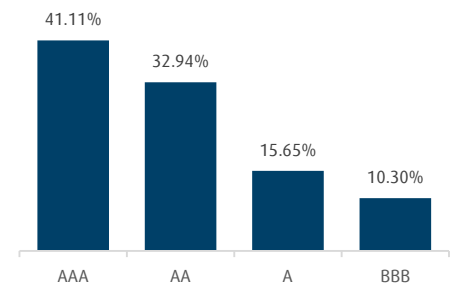
Sector Allocation



Maturity Allocation



Credit Allocation



Source: BMO Global Asset Management, as of 31st July, 2024.

Annual Total Return – Canadian fixed income market

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
SC 2.4	LP 18.0	LF 5.4	LC 6.4	LC 8.8	LF 3.4	LC 14.4	LF 13.1	SC -0.5	SF -3.6	LC 12.3
SP 1.8	LF 17.5	MP 5.1	MC 4.3	LP 8.0	MF 2.4	LP 13.5	LP 11.6	SP -1.1	SP -3.6	LP 9.0
SF 1.3	LC 16.1	MF 5.1	SC 2.3	LF 2.7	SP 2.0	MC 8.4	MC 11.1	SF -1.1	SC -4.2	MC 8.5
MC 1.1	MP 9.5	LP 4.2	LP 2.3	MC 2.6	SF 1.9	LF 8.4	LC 11.1	MC -1.5	MP -9.5	LF 7.2
MP -0.4	MC 9.2	MC 4.1	AG 1.7	AG 2.5	MP 1.9	AG 6.8	MP 10.0	AG -2.5	MC -10.1	SC 6.7
AG -1.2	AG 8.8	AG 3.5	MP 1.5	MP 1.3	SC 1.8	MP 5.8	MF 9.3	MP -2.6	MF -10.8	AG 6.7
MF -2.2	MF 8.7	SP 2.9	SP 0.9	SC 1.0	AG 1.4	SC 4.6	AG 8.7	LC -2.6	AG -11.8	MP 6.4
LC -3.2	SC 3.6	SC 2.7	SF 0.1	SP 0.2	MC 1.3	MF 3.8	SC 6.3	MF -3.7	LC -18.8	MF 4.7
LP -6.0	SP 3.5	SF 2.4	MF -0.1	SF -0.6	LC -0.4	SP 3.0	SP 5.3	LP -4.6	LP -21.8	SP 4.6
LF -8.9	SF 2.5	LC 1.5	LF 0.8	MF -0.7	LP -0.6	SF 2.1	SF 4.6	LF -7.1	LF -22.7	SF 4.0

SC Corporate Bonds – Short-term	SP Provincial Bonds – Short-term	SF Federal Bonds – Short-term	AG Aggregate Bond
MC Corporate Bonds – Medium-term	MP Provincial Bonds – Medium-term	MF Federal Bonds – Medium-term	
LC Corporate Bonds – Long-term	LP Provincial Bonds – Long-term	LF Federal Bonds – Long-term	

Source: Bloomberg, 31st December, 2023.

Fund Codes and Fees

Series	MER*	Fund Code
Series A	0.64%	BM0322

* MER - Audited Annual Management Expense Ratio as of September 30, 2023.



Let's connect

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¹ CETFA Monthly Report, as at July 31, 2024.

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BMO Aggregate Bond Index ETF (ZAG) was rated against the following numbers of Canadian Fixed Income funds over the following time periods: 484 funds in the last three years, 429 funds in the last five years, and 277 funds in the last ten years. Past performance is no guarantee of future results.

³ Source: Morningstar as of July 31, 2024.

⁴ Source: Morningstar as of July 31, 2024.

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