

# BMO ETF Road Map

Celebrating 15 Years of Innovation

BMO ETFs is proud to be partnering with you to change investing, since 2009



## Comprehensive Equities

A+ FundGrade A+ Awards 
 L Lipper Awards 
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 🌐 International 
 🌐 Global 
 ↑ Emerging Market 
 O Optionable ETFs

Frequency of distribution: M Monthly Q Quarterly A Annually

BROAD BASED EQUITY ETFs			
Canada		International	
<b>BMO S&amp;P/TSX Capped Composite Index</b> <span style="color: red;">↔</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> <b>ZCN</b> Distribution Yield: 2.8%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.05% Risk Rating: Medium	<b>BMO S&amp;P/TSX 60 Index</b> <span style="color: red;">↔</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> <b>ZIU</b> Distribution Yield: 2.7%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.13% Risk Rating: Medium	<b>BMO MSCI EAFE Index</b> <span style="color: blue;">🌐</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> <b>ZDM</b> <span style="color: gold;">A+</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged to CAD <b>ZEA</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged Distribution Yield: <b>ZDM:</b> 2.6%, <b>ZEA:</b> 2.6%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.20% Risk Rating: Medium	<b>BMO MSCI Emerging Markets Index</b> <span style="color: blue;">↑</span> <b>ZEM</b> Distribution Yield: 2.5%   <span style="color: blue;">A</span> Mgmt. Fee: 0.25 Risk Rating: Medium
U.S.		Countries	
<b>BMO Dow Jones Industrial Average Hedged to CAD Index</b> <span style="color: blue;">🇺🇸</span> <b>ZDJ</b> hedged to CAD Distribution Yield: 1.3%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.23% Risk Rating: Medium	<b>BMO S&amp;P 500 Index</b> <span style="color: blue;">🇺🇸</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> <b>ZUE</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged to CAD <b>ZSP</b> <span style="color: gold;">A+</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged <b>ZSP.U</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> USD units Distribution Yield: <b>ZUE:</b> 1.0%, <b>ZSP:</b> 1.0%, <b>ZSP.U:</b> 1.0%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.08% Risk Rating: Medium	<b>BMO Japan Index</b> <span style="color: red;">●</span> <b>ZJPN</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged <b>ZJPN.F</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged Distribution Yield: <b>ZJPN:</b> 1.7%, <b>ZJPN.F:</b> 1.6%   <span style="color: blue;">A</span> Mgmt. Fee: 0.35% Risk Rating: Medium	<b>BMO MSCI India Selection Equity Index</b> <span style="color: green;">🇮🇳</span> <b>ZID</b> Distribution Yield: 0.3%   <span style="color: blue;">A</span> Mgmt. Fee: 0.60% Risk Rating: Medium to High
<b>BMO NASDAQ 100 Equity Index</b> <span style="color: blue;">🇺🇸</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> <b>ZQQ</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged to CAD <b>ZNQ</b> <span style="color: gold;">A+</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged <b>ZNQ.U</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> USD Units Distribution Yield: <b>ZQQ:</b> 0.4%, <b>ZNQ:</b> 0.3%, <b>ZNQ.U:</b> 0.3%   <span style="color: blue;">A</span> Mgmt. Fee: 0.35% Risk Rating: Medium to High	<b>BMO S&amp;P US Mid Cap Index</b> <span style="color: blue;">🇺🇸</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> <b>ZMID.F</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged to CAD <b>ZMID</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged <b>ZMID.U</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> USD units Distribution Yield: <b>ZMID.F:</b> 1.4%, <b>ZMID:</b> 1.2%, <b>ZMID.U:</b> 1.3%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.15% Risk Rating: <b>ZMID:</b> Medium, <b>ZMID.F/ZMID.U:</b> Medium to High	<b>BMO MSCI China Selection Equity Index</b> <span style="color: red;">●</span> <b>ZCH</b> Distribution Yield: 1.9%   <span style="color: blue;">A</span> Mgmt. Fee: 0.60% Risk Rating: High	<b>BMO S&amp;P US Small Cap Index</b> <span style="color: blue;">🇺🇸</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> <b>ZSML.F</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged to CAD <b>ZSML</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged <b>ZSML.U</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> USD units Distribution Yield: <b>ZSML.F:</b> 1.6%, <b>ZSML:</b> 1.5%, <b>ZSML.U:</b> 1.6%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.20% Risk Rating: Medium to High

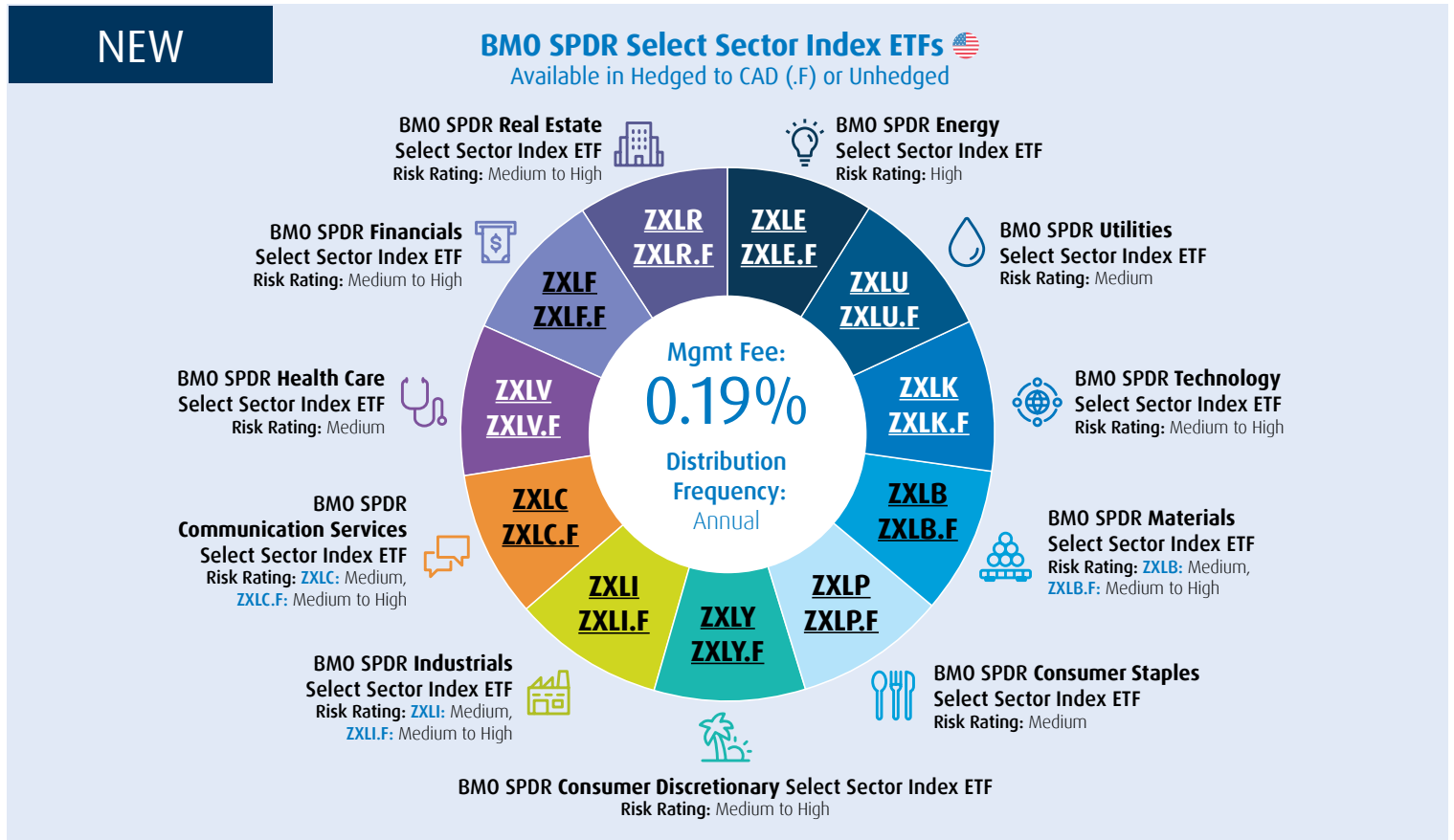
## Factor ETFs

LOW VOL	QUALITY	DIVIDEND	VALUE
<b>BMO Low Volatility Canadian Equity</b> <span style="color: red;">↔</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> <b>ZLB</b> <span style="color: gold;">L</span> <span style="color: gold;">A+</span> Distribution Yield: 2.2%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.35% Risk Rating: Low to Medium	<b>BMO MSCI EAFE High Quality Index</b> <span style="color: blue;">🌐</span> <b>ZIQ</b> Distribution Yield: TBD   <span style="color: blue;">Q</span> Mgmt. Fee: 0.35% Risk Rating: Medium	<b>BMO Canadian Dividend</b> <span style="color: red;">↔</span> <b>ZDY</b> Distribution Yield: 3.7%   <span style="color: blue;">M</span> Mgmt. Fee: 0.35% Risk Rating: Medium	<b>BMO MSCI Canada Value Index</b> <span style="color: red;">↔</span> <b>ZVC</b> Distribution Yield: 2.9%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.35% Risk Rating: Medium
<b>BMO Low Volatility US Equity</b> <span style="color: blue;">🇺🇸</span> <b>ZLH</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged to CAD <b>ZLU</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged <b>ZLU.U</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> USD units Distribution Yield: <b>ZLH:</b> 1.9%, <b>ZLU:</b> 1.9%, <b>ZLU.U:</b> 1.9%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.30% Risk Rating: Medium		<b>BMO MSCI USA High Quality Index</b> <span style="color: blue;">🇺🇸</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> <b>ZUQ.F</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged to CAD <b>ZUQ</b> <span style="color: gold;">A+</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged <b>ZUQ.U</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> USD Units Distribution Yield: <b>ZUQ.F:</b> 0.6%, <b>ZUQ:</b> 0.6%, <b>ZUQ.U:</b> 0.6%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.30% Risk Rating: <b>ZUQ.F:</b> Medium to High <b>ZUQ/ZUQ.U:</b> Medium	<b>BMO US Dividend</b> <span style="color: blue;">🇺🇸</span> <b>ZUD</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged to CAD <b>ZDY</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged <b>ZDY.U</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> USD units Distribution Yield: <b>ZUD:</b> 1.8%, <b>ZDY:</b> 1.9%, <b>ZDY.U:</b> 1.9%   <span style="color: blue;">M</span> Mgmt. Fee: 0.30% Risk Rating: Medium
<b>BMO Low Volatility International Equity</b> <span style="color: blue;">🌐</span> <b>ZLD</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged to CAD <b>ZLI</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged Distribution Yield: <b>ZLD:</b> 2.3%, <b>ZLI:</b> 2.2%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.40% Risk Rating: Medium	<b>BMO MSCI All Country World High Quality Index</b> <span style="color: blue;">🌐</span> <b>ZGQ</b> <span style="color: gold;">A+</span> Distribution Yield: 0.9%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.45% Risk Rating: Medium	<b>BMO International Dividend</b> <span style="color: blue;">🌐</span> <b>ZDH</b> <span style="color: gold;">A+</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> hedged to CAD <b>ZDI</b> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">O</span> unhedged Distribution Yield: <b>ZDH:</b> 3.4%, <b>ZDI:</b> 3.7%   <span style="color: blue;">M</span> Mgmt. Fee: 0.40% Risk Rating: Medium	
<b>BMO Low Volatility Emerging Markets Equity</b> <span style="color: blue;">↑</span> <b>ZLE</b> Distribution Yield: 3.5%   <span style="color: blue;">A</span> Mgmt. Fee: 0.45% Risk Rating: Medium	<b>BMO MSCI Europe High Quality Hedged to CAD Index</b> <span style="color: blue;">🇪🇺</span> <b>ZEQ</b> <span style="color: gold;">A+</span> hedged to CAD Distribution Yield: 1.8%   <span style="color: blue;">Q</span> Mgmt. Fee: 0.40% Risk Rating: Medium		

A+ FundGrade A+ Awards 
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 + + + + Region 
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Frequency of distribution: M Monthly Q Quarterly A Annually

## Sector ETFs



CANADA	BMO Equal Weight Banks Index <span style="color: #000080;">(↔)</span> <span style="color: #000080;">O</span> <b>ZEB</b> Distribution Yield: 4.1%   <span style="color: #000080;">M</span> Mgmt. Fee: 0.25% Risk Rating: Medium	BMO Equal Weight Utilities Index <span style="color: #000080;">(↔)</span> <span style="color: #000080;">O</span> <b>ZUT</b> Distribution Yield: 3.9%   <span style="color: #000080;">M</span> Mgmt. Fee: 0.55% Risk Rating: Medium	BMO Equal Weight REITs Index <span style="color: #000080;">(↔)</span> <b>ZRE</b> Distribution Yield: 5.2%   <span style="color: #000080;">M</span> Mgmt. Fee: 0.55% Risk Rating: Medium	BMO Equal Weight Industrials Index <span style="color: #000080;">(↔)</span> <b>ZIN</b> Distribution Yield: 1.6%   <span style="color: #000080;">Q</span> Mgmt. Fee: 0.55% Risk Rating: Medium to High
	U.S.	BMO Equal Weight US Banks Index <span style="color: #000080;">(↔)</span> <span style="color: #000080;">O</span> <b>ZUB</b> hedged to CAD <b>ZBK</b> unhedged Distribution Yield: <b>ZUB</b> : 2.5%, <b>ZBK</b> : 2.4%   <span style="color: #000080;">Q</span> Mgmt. Fee: 0.35% Risk Rating: High		BMO Equal Weight US Health Care Index <span style="color: #000080;">(↔)</span> <b>ZUH</b> hedged to CAD <b>ZHU</b> unhedged Distribution Yield: <b>ZUH</b> : 0.8%, <b>ZHU</b> : 0.6%   <span style="color: #000080;">A</span> Mgmt. Fee: 0.35% Risk Rating: <b>ZUH</b> : Medium to High, <b>ZHU</b> : Medium
GLOBAL		BMO Global Consumer Staples Hedged to CAD Index <span style="color: #000080;">(↔)</span> <b>STPL</b> hedged to CAD Distribution Yield: 2.3%   <span style="color: #000080;">Q</span> Mgmt. Fee: 0.35% Risk Rating: Low to Medium	BMO Global Communications Index <span style="color: #000080;">(↔)</span> <b>COMM</b> Distribution Yield: 1.2%   <span style="color: #000080;">Q</span> Mgmt. Fee: 0.35% Risk Rating: Medium	BMO Global Consumer Discretionary Hedged to CAD Index <span style="color: #000080;">(↔)</span> <b>DISC</b> hedged to CAD Distribution Yield: 0.9%   <span style="color: #000080;">Q</span> Mgmt. Fee: 0.35% Risk Rating: Medium to High
	COMMODITY ETFs	BMO Gold Bullion <b>ZGLD</b> <b>ZGLD.U</b> USD units <b>ZGLH</b> Hedged to CAD ETF Distribution Yield: TBD   <span style="color: #000080;">A</span> Mgmt. Fee: 0.20% Risk Rating: Medium	BMO Equal Weight Global Gold Index <span style="color: #000080;">(↔)</span> <b>ZGD</b> <span style="color: #FFD700;">A+</span> Distribution Yield: 0.4%   <span style="color: #000080;">A</span> Mgmt. Fee: 0.55% Risk Rating: High	BMO Junior Gold Index <span style="color: #000080;">(↔)</span> <span style="color: #000080;">(US)</span> <b>ZJG</b> Distribution Yield: 0.5%   <span style="color: #000080;">A</span> Mgmt. Fee: 0.55% Risk Rating: High
BMO Equal Weight Oil & Gas Index <span style="color: #000080;">(↔)</span> <b>ZEO</b> Distribution Yield: 4.0%   <span style="color: #000080;">Q</span> Mgmt. Fee: 0.55% Risk Rating: High		BMO Global Agriculture <span style="color: #000080;">(↔)</span> <b>ZEAT</b> Distribution Yield: 2.1%   <span style="color: #000080;">Q</span> Mgmt. Fee: 0.35% Risk Rating: Medium	BMO Equal Weight Global Base Metals Hedged to CAD Index <span style="color: #000080;">(↔)</span> <b>ZMT</b> hedged to CAD Distribution Yield: 0.4%   <span style="color: #000080;">A</span> Mgmt. Fee: 0.55% Risk Rating: High	

A+ FundGrade A+ Awards 
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## Innovative Solutions

ENHANCED INCOME ETFs					
Geography	<b>BMO Canadian High Dividend Covered Call</b> (↔) <b>ZWC</b> Distribution Yield: 6.7%   M Mgmt. Fee: 0.65% Risk Rating: Medium	<b>BMO US High Dividend Covered Call</b> <b>ZWS</b> <b>ZWH</b> <b>ZWH.U</b> hedged to CAD unhedged USD units Distribution Yield: <b>ZWS: 6.6%, ZWH: 7.0%, ZWH.U: 6.8%</b>   M Mgmt. Fee: 0.65% Risk Rating: Medium	<b>BMO Covered Call Dow Jones Industrial Average Hedged to CAD</b> <b>ZWA</b> hedged to CAD Distribution Yield: 6.3%   M Mgmt. Fee: 0.65% Risk Rating: Medium	<b>BMO Europe High Dividend Covered Call</b> <b>ZWE</b> <b>ZWP</b> hedged to CAD unhedged Distribution Yield: <b>ZWE: 7.2%, ZWP: 6.7%</b>   M Mgmt. Fee: 0.65% Risk Rating: Medium	<b>BMO Global High Dividend Covered Call</b> <b>ZWG</b> Distribution Yield: 7.0%   M Mgmt. Fee: 0.65% Risk Rating: Low to Medium
	<b>BMO Covered Call Canadian Banks</b> (↔) <b>ZWB</b> <b>ZWB.U</b> USD Units Distribution Yield: <b>ZWB: 6.9%, ZWB.U: 7.1%</b>   M Mgmt. Fee: 0.65% Risk Rating: <b>ZWB: Medium, ZWB.U: High</b>	<b>BMO Covered Call US Banks</b> <b>ZWK</b> Distribution Yield: 8.0%   M Mgmt. Fee: 0.65% Risk Rating: High	<b>BMO Covered Call Utilities</b> (↔) <b>ZWU</b> Distribution Yield: 7.6%   M Mgmt. Fee: 0.65% Risk Rating: Medium	<b>BMO Covered Call Health Care</b> <b>ZWHC</b> Distribution Yield: 7.0%   M Mgmt. Fee: 0.65% Risk Rating: Medium	<b>BMO Covered Call Energy</b> <b>ZWEN</b> Distribution Yield: 10.2%   M Mgmt. Fee: 0.65% Risk Rating: High
Sector	<b>BMO Covered Call Technology</b> <b>ZWT</b> Distribution Yield: 5.7%   M Mgmt. Fee: 0.65% Risk Rating: Medium to High				

STRUCTURED OUTCOME ETFs				
<b>BMO US Equity Buffer Hedged to CAD - January</b> <b>ZJAN</b> Distribution Yield: 0.5%   Q Mgmt. Fee: 0.65% Risk Rating: Medium	<b>BMO US Equity Buffer Hedged to CAD - April</b> <b>ZAPR</b> Distribution Yield: 0.5%   Q Mgmt. Fee: 0.65% Risk Rating: Medium	New	<b>BMO US Equity Buffer Hedged to CAD - July</b> <b>ZJUL</b> Distribution Yield: TBD   Q Mgmt. Fee: 0.65% Risk Rating: Medium	<b>BMO US Equity Buffer Hedged to CAD - October</b> <b>ZOCT</b> Distribution Yield: 0.5%   Q Mgmt. Fee: 0.65% Risk Rating: Medium

## Alternative ETFs

ALTERNATIVE INCOME				
<b>BMO Laddered Preferred Share Index</b> (↔) <b>ZPR</b> <b>ZPR.U</b> USD units Distribution Yield: <b>ZPR: 5.0%, ZPR.U: 4.8%</b>   M Mgmt. Fee: 0.45% Risk Rating: <b>ZPR: Medium, ZPR.U: Medium to High</b>	<b>BMO US Preferred Share Index</b> <b>ZHP</b> <b>ZUP</b> <b>ZUP.U</b> hedged to CAD unhedged USD units Distribution Yield: <b>ZHP: 6.3%, ZUP: 6.0%, ZUP.U: 6.3%</b>   M Mgmt. Fee: 0.45% Risk Rating: Medium	<b>BMO Premium Yield</b> <b>ZPAY.F</b> <b>ZPAY</b> <b>ZPAY.U</b> hedged to CAD unhedged Fund USD units Distribution Yield: <b>ZPAY.F: 7.6%, ZPAY: 7.8%, ZPAY.U: 7.5%</b>   M Mgmt. Fee: 0.65% Risk Rating: Low to Medium	<b>BMO US Put Write</b> <b>ZPH</b> <b>ZPW</b> <b>ZPW.U</b> hedged to CAD unhedged USD units Distribution Yield: <b>ZPH: 10.3%, ZPW: 9.9%, ZPW.U: 10.2%</b>   M Mgmt. Fee: 0.65% Risk Rating: Low to Medium	
ALTERNATIVE STRATEGIES		ALTERNATIVE ASSET CLASS		
<b>BMO Long Short Canadian Equity</b> (↔) <b>ZLSC</b> Distribution Yield: 2.2%   Q Mgmt. Fee: 0.65% Risk Rating: Low to Medium	<b>BMO Long Short US Equity</b> <b>ZLSU</b> Distribution Yield: 1.2%   Q Mgmt. Fee: 0.65% Risk Rating: Low to Medium	<b>BMO Global Infrastructure Index</b> <b>ZGI</b> Distribution Yield: 2.8%   Q Mgmt. Fee: 0.55% Risk Rating: Medium	<b>Brookfield BMO Brookfield Global Renewables Infrastructure Fund ETF Series</b> <b>GRNI</b> Distribution Yield: 2.1%   Q Mgmt. Fee: 0.8% Risk Rating: Medium	<b>Brookfield BMO Brookfield Global Real Estate Tech Fund ETF Series</b> <b>TOWR</b> Distribution Yield: 1.6%   Q Mgmt. Fee: 0.8% Risk Rating: Medium

## Asset Allocation ETFs

40% Equity 60% Fixed Income*	60% Equity 40% Fixed Income*	80% Equity 20% Fixed Income*	100% Equity*	Enhanced Income
<b>BMO Conservative</b> <b>ZCON</b> Distribution Yield: 2.5%   Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	<b>BMO Balanced</b> <b>ZBAL</b> Distribution Yield: 2.2%   Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	<b>BMO Growth</b> <b>ZGRO</b> Distribution Yield: 2.0%   Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	<b>BMO All-Equity</b> <b>ZEQT</b> Distribution Yield: 1.7%   Q Mgmt. Fee: 0.18% Risk Rating: Medium	<b>BMO Global Enhanced Income Fund ETF Series</b> <b>ZWQT</b> Distribution Yield: 6.3%   M Mgmt. Fee: 0.65% Risk Rating: Medium
<b>BMO Balanced ESG</b> <b>ZESG</b> Distribution Yield: 1.9%   Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	<b>BMO Balanced (Fixed Percentage Distribution Units)</b> <b>ZBAL.T</b> Fixed Percentage Distribution Units - T6 Units Distribution Yield: 6.3%   M Mgmt. Fee: 0.18% Risk Rating: Low to Medium	<b>BMO Growth (Fixed Percentage Distribution Units)</b> <b>ZGRO.T</b> Fixed Percentage Distribution Units - T6 Units Distribution Yield: 6.3%   M Mgmt. Fee: 0.18% Risk Rating: Low to Medium	<b>BMO Monthly Income</b> <b>ZMI</b> <b>ZMI.U</b> USD units Distribution Yield: <b>ZMI: 4.9%, ZMI.U: 5.2%</b>   M Mgmt. Fee: 0.18% Risk Rating: <b>ZMI: Low to Medium, ZMI.U: Medium</b>	

\*Strategic Asset Allocation mix

AA FundGrade A+ Awards
Lipper Awards
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## Responsible Investing Equity ETFs



<b>BMO MSCI Canada Selection Equity Index</b> (↔) <b>ESGA</b> Distribution Yield: 2.4%   <b>Q</b> Mgmt. Fee: 0.15% Risk Rating: Medium	<b>BMO MSCI USA Selection Equity Index</b> (🇺🇸) <b>ESGY</b> <b>ESGY.F</b> hedged to CAD Distribution Yield: 0.8%   <b>Q</b> Mgmt. Fee: 0.20% Risk Rating: Medium	<b>BMO MSCI EAFE Selection Equity Index</b> (🌐) <b>ESGE</b> Distribution Yield: 2.4%   <b>Q</b> Mgmt. Fee: 0.25% Risk Rating: Medium
<b>BMO MSCI Global Selection Equity Index</b> (🌐) <b>ESGG</b> (AA) Distribution Yield: 1.3%   <b>Q</b> Mgmt. Fee: 0.25% Risk Rating: Medium	<b>BMO MSCI ACWI Paris Aligned Climate Equity Index</b> (🌐) <b>ZGRN</b> Distribution Yield: 1.4%   <b>Q</b> Mgmt. Fee: 0.25% Risk Rating: Medium	<b>BMO Clean Energy Index</b> (🌐) <b>ZCLN</b> Distribution Yield: 2.2%   <b>A</b> Mgmt. Fee: 0.35% Risk Rating: High



Long-time Signatory of the UN PRI<sup>1</sup> - 6,527 meetings voted, 698 engagements, 249 milestones achieved<sup>2</sup>

<sup>1</sup>BMO Global Asset Management Inc., together with its affiliate BMO Investments Inc., as BMO Global Asset Management (BMO GAM), has built upon and continues offering ESG/sustainable solutions first offered by the F&C Asset Management plc group of companies in 1984. BMO GAM and F&C Asset Management plc group of companies were affiliates from May 2014 until their sale in November 2021. F&C Asset Management plc group of companies are no longer affiliates of BMO GAM. <sup>2</sup>Source: BMO Global Asset Management for the period January through December 2023 This includes engagement and proxy voting activities conducted on behalf of BMO GAM by Responsible Engagement Overlay (reo®), a third-party service, for the period January through December 2023. A milestone is considered when a company makes tangible improvements in its policies and practices that align with our engagement and proxy voting activities.

## Active Equity ETFs

TACTICAL			US		
<b>BMO SIA Focused Canadian Equity Fund ETF Series</b> (↔) <b>ZFC</b> Distribution Yield: 0.0%   <b>A</b> Mgmt. Fee: 0.75% Risk Rating: Medium	<b>BMO SIA Focused North American Equity Fund ETF Series</b> (↔🇺🇸) <b>ZFN</b> Distribution Yield: 0.9%   <b>A</b> Mgmt. Fee: 0.80% Risk Rating: Low to Medium	<b>BMO Tactical Dividend Fund</b> (🌐) <b>ZZD</b> Distribution Yield: 4.2%   <b>Q</b> Mgmt. Fee: 0.70% Risk Rating: Low to Medium	<b>Brian Belski</b> <b>BMO U.S. All Cap Equity Fund ETF Series</b> (🇺🇸) <b>ZACE</b> Distribution Yield: 0.0%   <b>A</b> Mgmt. Fee: 0.75% Risk Rating: Medium		
GLOBAL EQUITY					
<b>BMO ARK Innovation Fund ETF Series</b> (🌐) <b>ARKK</b> Distribution Yield: 0.0%   <b>A</b> Mgmt. Fee: 0.75% Risk Rating: High	<b>BMO ARK Genomic Revolution Fund ETF Series</b> (🌐) <b>ARKG</b> Distribution Yield: 0.0%   <b>A</b> Mgmt. Fee: 0.75% Risk Rating: High	<b>BMO ARK Next Generation Internet Fund ETF Series</b> (🌐) <b>ARKW</b> Distribution Yield: 0.0%   <b>A</b> Mgmt. Fee: 0.75% Risk Rating: High	<b>BMO Women In Leadership Fund ETF Series</b> (🌐) <b>WOMN</b> Distribution Yield: 0.1%   <b>A</b> Mgmt. Fee: 0.35% Risk Rating: Medium		
<b>BMO Global Equity Fund Active ETF Series</b> (🌐) <b>BGEQ</b> Distribution Yield: 1.0%   <b>A</b> Mgmt. Fee: 0.75% Risk Rating: Medium	<b>BMO Global Health Care Fund Active ETF Series</b> (🌐) <b>BGHC</b> Distribution Yield: 0.0%   <b>A</b> Mgmt. Fee: 0.90% Risk Rating: Medium	<b>BMO Global Infrastructure Fund Active ETF Series</b> (🌐) <b>BGIF</b> Distribution Yield: 3.2%   <b>M</b> Mgmt. Fee: 1.05% Risk Rating: Low to Medium	<b>BMO Global Innovators Fund Active ETF Series</b> (🌐) <b>BGIN</b> Distribution Yield: 0.4%   <b>Q</b> Mgmt. Fee: 0.95% Risk Rating: Medium	<b>BMO Global Dividend Opportunities Fund Active ETF Series</b> (🌐) <b>BGDV</b> Distribution Yield: 2.0%   <b>M</b> Mgmt. Fee: 0.75% Risk Rating: Medium	<b>BMO Global REIT Fund Active ETF Series</b> (🌐) <b>BGRT</b> Distribution Yield: 4.1%   <b>M</b> Mgmt. Fee: 0.90% Risk Rating: Medium

A+ FundGrade A+ Awards 
 L Lipper Awards 
 🇺🇸🇨🇦🇪🇺 Region 
 🌐 International 
 🌐 Global 
 ↑ Emerging Market 
 O Optionable ETFs

Frequency of distribution: **M** Monthly **Q** Quarterly **A** Annually

## Comprehensive Fixed Income ETFs

**Duration:** A measure of the sensitivity of the price of a fixed income investment to a change in interest rates. Duration is expressed as number of years. The price of a bond with a longer duration would be expected to rise (fall) more than the price of a bond with lower duration when interest rates fall (rise).

**Yield to maturity (YTM):** The total expected return from a bond when it is held until maturity – including all interest, coupon payments, and premium or discount adjustments.

CANADIAN PRECISE MARKET			
	Short-Term	Mid-Term	Long-Term
<b>Corporate</b>	<b>BMO Short Corporate Bond Index (+)</b> <b>ZCS</b> <span style="color: #0070C0;">A+</span> distributing units Duration: 2.7 Distribution Yield: <b>ZCS</b> : 3.3%   <b>M</b>   <b>ZCS.L</b> : 0.0%   <b>Q</b> Yield to Maturity: 3.7% Mgmt. Fee: 0.10% Risk Rating: Low	<b>BMO Mid Corporate Bond Index (+)</b> <b>ZCM</b> Duration: 5.9 Distribution Yield: 3.9%   <b>M</b> Yield to Maturity: 4.3% Mgmt. Fee: 0.30% Risk Rating: Low	<b>BMO Long Corporate Bond Index (+)</b> <b>ZLC</b> <span style="color: #0070C0;">A+</span> Duration: 12.4 Distribution Yield: 4.8%   <b>M</b> Yield to Maturity: 4.9% Mgmt. Fee: 0.30% Risk Rating: Low to Medium
<b>Provincial</b>	<b>BMO Short Provincial Bond Index (+)</b> <b>ZPS</b> distributing units Duration: 2.7 Distribution Yield: <b>ZPS</b> : 2.9%   <b>M</b>   <b>ZPS.L</b> : 0.0%   <b>Q</b> Yield to Maturity: 2.7% Mgmt. Fee: 0.25% Risk Rating: Low	<b>BMO Mid Provincial Bond Index (+)</b> <b>ZMP</b> <span style="color: #0070C0;">A+</span> Duration: 6.2 Distribution Yield: 2.9%   <b>M</b> Yield to Maturity: 3.4% Mgmt. Fee: 0.25% Risk Rating: Low	<b>BMO Long Provincial Bond Index (+)</b> <b>ZPL</b> Duration: 14.3 Distribution Yield: 3.9%   <b>M</b> Yield to Maturity: 4.4% Mgmt. Fee: 0.25% Risk Rating: Low to Medium
<b>Federal</b>	<b>BMO Short Federal Bond Index (+)</b> <b>ZFS</b> distributing units Duration: 2.6 Distribution Yield: <b>ZFS</b> : 2.2%   <b>M</b>   <b>ZFS.L</b> : 0.0%   <b>Q</b> Yield to Maturity: 2.7% Mgmt. Fee: 0.20% Risk Rating: Low	<b>BMO Mid Federal Bond Index (+)</b> <b>ZFM</b> Duration: 6.6 Distribution Yield: 2.3%   <b>M</b> Yield to Maturity: 3.1% Mgmt. Fee: 0.20% Risk Rating: Low	<b>BMO Long Federal Bond Index (+)</b> <b>ZFL</b> Duration: 16.3 Distribution Yield: 3.1%   <b>M</b> Yield to Maturity: 3.5% Mgmt. Fee: 0.20% Risk Rating: Low to Medium
Target Maturity Bond ETFs			
<b>New</b>	<b>BMO Target 2027 Canadian Corporate Bond (+)</b> <b>ZXCO</b> Duration: 2.0 Distribution Yield: TBD   <b>Q</b> Yield to Maturity: 3.5% Mgmt. Fee: 0.15% Risk Rating: Low	<b>BMO Target 2028 Canadian Corporate Bond (+)</b> <b>ZXCP</b> Duration: 2.9 Distribution Yield: TBD   <b>Q</b> Yield to Maturity: 3.6% Mgmt. Fee: 0.15% Risk Rating: Low	<b>BMO Target 2029 Canadian Corporate Bond (+)</b> <b>ZXCO</b> Duration: 3.8 Distribution Yield: TBD   <b>Q</b> Yield to Maturity: 3.9% Mgmt. Fee: 0.15% Risk Rating: Low

CANADA				
Broad Based	Discount Bonds	Short-Term	Government	Corporate
<b>BMO Aggregate Bond Index (+)</b> <b>ZAG</b> Duration: 7.0 Distribution Yield: 3.5%   <b>M</b> Yield to Maturity: 3.5% Mgmt. Fee: 0.08% Risk Rating: Low	<b>BMO Discount Bond Index (+)</b> <b>ZDB</b> Duration: 7.0 Distribution Yield: 2.4%   <b>M</b> Yield to Maturity: 3.4% Mgmt. Fee: 0.09% Risk Rating: Low	<b>BMO Money Market Fund ETF Series (+)</b> <b>ZMMK</b> Distribution Yield: 3.6%   <b>M</b> Current Yield: 2.83% Yield to Maturity: 2.9% Mgmt. Fee: 0.12%* Risk Rating: Low	<b>BMO Canadian MBS Index (+)</b> <b>ZMBS</b> Duration: 1.9 Distribution Yield: 1.6%   <b>M</b> Yield to Maturity: 3.1% Mgmt. Fee: 0.15% Risk Rating: Low	<b>BMO Canadian Bank Income Index (+)</b> <b>ZBI</b> Duration: 2.2 Distribution Yield: 3.6%   <b>Q</b> Yield to Maturity: 4.3% Mgmt. Fee: 0.25% Risk Rating: Low
<b>BMO Short-Term Bond Index (+)</b> <b>ZSB</b> Duration: 2.6 Distribution Yield: 3.0%   <b>Q</b> Yield to Maturity: 3.0% Mgmt. Fee: 0.09% Risk Rating: Low	<b>BMO Short-Term Discount Bond (+)</b> <b>ZSDB</b> Duration: 2.6 Distribution Yield: 1.3%   <b>Q</b> Yield to Maturity: 2.9% Mgmt. Fee: 0.09% Risk Rating: Low	<b>BMO Ultra Short-Term Bond (+)</b> <b>ZST</b> distributing units Duration: 0.3 Distribution Yield: 2.9%   <b>M</b> Yield to Maturity: 3.1% Mgmt. Fee: 0.15% Risk Rating: Low	<b>BMO Government Bond Index (+)</b> <b>ZGB</b> Duration: 7.5 Distribution Yield: 2.8%   <b>Q</b> Yield to Maturity: 3.3% Mgmt. Fee: 0.15% Risk Rating: Low	<b>BMO BBB Corporate Bond Index (+)</b> <b>ZBBB</b> <span style="color: #0070C0;">A+</span> Duration: 3.9 Distribution Yield: 3.9%   <b>Q</b> Yield to Maturity: 4.0% Mgmt. Fee: 0.15% Risk Rating: Low
<b>BMO Corporate Bond Index (+)</b> <b>ZCB</b> Duration: 5.6 Distribution Yield: 3.9%   <b>Q</b> Yield to Maturity: 4.0% Mgmt. Fee: 0.15% Risk Rating: Low	<b>BMO Corporate Discount Bond (+)</b> <b>ZCDB</b> Duration: 3.2 Distribution Yield: 1.8%   <b>Q</b> Yield to Maturity: 3.4% Mgmt. Fee: 0.15% Risk Rating: Low	<b>BMO Real Return Bond (+)</b> <b>ZRR</b> Duration: 12.7 Distribution Yield: 4.8%   <b>M</b> Yield to Maturity with Inflation Assumption: 3.0% Mgmt. Fee: 0.25% Risk Rating: Low to Medium	<b>BMO High Quality Corporate Bond Index (+)</b> <b>ZQB</b> Duration: 3.1 Distribution Yield: 3.4%   <b>Q</b> Yield to Maturity: 3.5% Mgmt. Fee: 0.10% Risk Rating: Low	

RESPONSIBLE INVESTING	
<b>BMO ESG Corporate Bond Index (+)</b> <b>ESGB</b> Duration: 5.4 Distribution Yield: 3.6%   <b>Q</b> Yield to Maturity: 3.9% Mgmt. Fee: 0.15% Risk Rating: Low	<b>BMO ESG US Corporate Bond Hedged to CAD Index 🇺🇸</b> <b>ESGF</b> hedged to CAD Duration: 7.0 Distribution Yield: 4.0%   <b>Q</b> Yield to Maturity: 5.1% Mgmt. Fee: 0.20% Risk Rating: Low to Medium



Long-time Signatory of the UN PRI<sup>1</sup> - 6,527 meetings voted, 698 engagements, 249 milestones achieved<sup>2</sup>

<sup>1</sup>BMO Global Asset Management Incl, together with its affiliate BMO Investments Inc., as BMO Global Asset Management (BMO GAM), has built upon and continues offering ESG/sustainable solutions first offered by the F&C Asset Management plc group of companies in 1984. BMO GAM and F&C Asset Management plc group of companies were affiliates from May 2014 until their sale in November 2021. F&C Asset Management plc group of companies are no longer affiliates of BMO GAM. <sup>2</sup>Source: BMO Global Asset Management for the period January through December 2023 This includes engagement and proxy voting activities conducted on behalf of BMO GAM by Responsible Engagement Overlay (reo®), a third-party service, for the period January through December 2023. A milestone is considered when a company makes tangible improvements in its policies and practices that align with our engagement and proxy voting activities.



A+ FundGrade A+ Awards 
 L Lipper Awards 
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 🌐 International 
 🌐 Global 
 ↑ Emerging Market 
 O Optionable ETFs

Frequency of distribution: M Monthly Q Quarterly A Annually

## Comprehensive Fixed Income ETFs (Cont'd)

US/GLOBAL				
Broad Based	Short-Term	Treasury	Inflation Protection	High Yield
<b>BMO US Aggregate Bond Index</b> <b>ZUAG ZUAG.F ZUAG.U</b> Hedged to CAD USD units Duration: 6.0 Distribution Yield: <b>ZUAG:</b> 2.3%, <b>ZUAG.F:</b> 2.5%, <b>ZUAG.U:</b> 2.4%   <b>M</b> Yield to Maturity: 4.6% Mgmt. Fee: 0.08% Risk Rating: <b>ZUAG:</b> Low to Medium <b>ZUAG.F/ZUAG.U:</b> Low	<b>BMO USD Cash Management</b> <b>ZUCM ZUCM.U</b> unhedged USD units Duration: 0.2 Distribution Yield: <b>ZUCM:</b> 4.3%, <b>ZUCM.U:</b> 4.2%   <b>M</b> Yield to Maturity: 4.3% Mgmt. Fee: 0.12% Risk Rating: <b>ZUCM:</b> Low to Medium <b>ZUCM.U:</b> Low	<b>BMO Short-Term US Treasury Bond Index</b> <b>ZTS ZTS.U</b> unhedged USD units Duration: 2.5 Distribution Yield: 2.4%   <b>Q</b> Yield to Maturity: 3.8% Mgmt. Fee: 0.20% Risk Rating: Low to Medium	<b>BMO Short-Term US TIPS Index</b> <b>ZTIP ZTIP.F ZTIP.U</b> Hedged to CAD USD units Duration: 2.4 Distribution Yield: 3.7%   <b>ZTIP.F:</b> 3.5%, <b>ZTIP.U:</b> 3.6%   <b>Q</b> Yield to Maturity: 3.9%* Mgmt. Fee: 0.15% Risk Rating: <b>ZTIP:</b> Low to Medium <b>ZTIP.F, ZTIP.U:</b> Low	<b>BMO High Yield US Corporate Bond Index</b> <b>ZJK ZHY ZJK.U</b> unhedged Hedged to CAD USD units Duration: 3.1 Distribution Yield: <b>ZJK:</b> 5.9%, <b>ZHY:</b> 6.1%, <b>ZJK.U:</b> 5.9%   <b>M</b> Yield to Maturity: 7.7% Mgmt. Fee: 0.55% Risk Rating: Low to Medium
<b>Corporate</b> <b>BMO Short-Term US IG Corporate Bond Hedged to CAD Index</b> <b>ZSU</b> hedged to CAD Duration: 2.5 Distribution Yield: 3.4%   <b>M</b> Yield to Maturity: 4.6% Mgmt. Fee: 0.25% Risk Rating: Low	<b>BMO Ultra Short-Term US Bond</b> <b>ZUS.U</b> USD units Duration: 0.5 Distribution Yield: <b>ZUS.U:</b> 4.6%   <b>M</b> Yield to Maturity: 4.9% Mgmt. Fee: 0.15% Risk Rating: Low	<b>BMO Mid-Term US Treasury Bond Index</b> <b>ZTM ZTM.U</b> unhedged USD units Duration: 6.1 Distribution Yield: <b>ZTM:</b> 2.8%, <b>ZTM.U:</b> 4.5%   <b>Q</b> Yield to Maturity: 4.0% Mgmt. Fee: 0.20% Risk Rating: <b>ZTM:</b> Low to Medium <b>ZTM.U:</b> Low	<b>BMO Floating Rate High Yield</b> <b>ZFH</b> Duration: 0.2 Distribution Yield: 5.8%   <b>M</b> Yield to Maturity: 6.5% Mgmt. Fee: 0.40% Risk Rating: Low to Medium	<b>BMO Emerging Markets Bond Hedged to CAD Index</b> <b>ZEF</b> hedged to CAD Duration: 4.3 Distribution Yield: 4.4%   <b>M</b> Yield to Maturity: 5.7% Mgmt. Fee: 0.50% Risk Rating: Low to Medium
<b>BMO Mid-Term US IG Corporate Bond Index</b> <b>ZMU ZIC ZIC.U</b> hedged to CAD unhedged USD units Duration: 5.9 Distribution Yield: <b>ZMU:</b> 4.0%, <b>ZIC:</b> 3.8%, <b>ZIC.U:</b> 3.8%   <b>M</b> Yield to Maturity: 5.1% Mgmt. Fee: 0.25% Risk Rating: Low to Medium	<b>BMO Long-Term US Treasury Bond Index</b> <b>ZTL.F ZTL ZTL.U</b> hedged to CAD unhedged USD units Duration: 16.5 Distribution Yield: <b>ZTL.F:</b> 4.2%, <b>ZTL:</b> 3.2%, <b>ZTL.U:</b> 3.2%   <b>Q</b> Yield to Maturity: 4.8% Mgmt. Fee: 0.20% Risk Rating: <b>ZTL:</b> Medium to High <b>ZTL.F, ZTL.U:</b> Medium	<b>Emerging Market</b>		
CLO		ACTIVE FIXED INCOME		
<b>BMO AAA CLO ETF</b> <b>ZAAA.F ZAAA ZAAA.U</b> hedged to CAD CAD units USD units Distribution Yield: TBD   <b>Q</b> Mgmt. Fee: 0.20% Risk Rating: Low	<b>BMO Global Strategic Bond Fund ETF Series</b> <b>ZGSB</b> Distribution Yield: 4.5%   <b>Q</b> Mgmt. Fee: 0.73% Risk Rating: Low to Medium	<b>BMO Sustainable Global Multi-Sector Bond Fund ETF Series</b> <b>ZMSB</b> Distribution Yield: 3.5%   <b>Q</b> Mgmt. Fee: 0.60% Risk Rating: Low	<b>BMO Core Plus Bond Fund ETF Series</b> <b>ZCPB</b> Distribution Yield: 2.9%   <b>Q</b> Mgmt. Fee: 0.50% Risk Rating: Low	

## Solutions for U.S. Dollar Accounts

- No U.S. Estate Tax Exposure
- No T-1135 Foreign Income Verification form required
- [Learn more about our US dollar solutions](#)

! Note: When entering U.S. Dollar unit symbol "(U)" on Thomson One use "(U)".  
 ("U-T) for TSX listed ETFs and ("U-GD) for NEO listed ETFs

Equity				
<b>BMO S&amp;P 500 Index</b> <b>ZSP.U</b>	<b>BMO Nasdaq 100 Equity Index</b> <b>ZNQ.U</b>	<b>BMO MSCI USA High Quality Index</b> <b>ZUQ.U</b>	<b>BMO Low Volatility US Equity</b> <b>ZLU.U</b>	
<b>BMO US Dividend</b> <b>ZDY.U</b>	<b>BMO US High Dividend Covered Call</b> <b>ZWH.U</b>	<b>BMO Covered Call Banks</b> <b>ZWB.U</b>	<b>BMO S&amp;P US Mid Cap Index</b> <b>ZMID.U</b>	<b>BMO S&amp;P US Small Cap Index</b> <b>ZSML.U</b>
Fixed Income				
<b>BMO Ultra Short-Term US Bond</b> <b>ZUS.U, ZUS.V</b>	<b>BMO Short-Term US TIPS Index</b> <b>ZTIP.U</b>	<b>BMO US Aggregate Bond Index</b> <b>ZUAG.U</b>	<b>BMO Mid-Term US IG Corporate Bond Index</b> <b>ZIC.U</b>	
<b>BMO Short-Term US Treasury Bond Index</b> <b>ZTS.U</b>	<b>BMO Mid-Term US Treasury Bond Index</b> <b>ZTM.U</b>	<b>BMO Long-Term US Treasury Bond Index</b> <b>ZTL.U</b>	<b>BMO High Yield US Corporate Bond</b> <b>ZJK.U</b>	
Asset Allocation		Alternatives		
<b>BMO Monthly Income</b> <b>ZMI.U</b>	<b>BMO US Preferred Share Index</b> <b>ZUP.U</b>	<b>BMO US Put Write</b> <b>ZPW.U</b>	<b>BMO Premium Yield</b> <b>ZPAY.U</b>	<b>BMO Laddered Preferred Share Index</b> <b>ZPR.U</b>

## Canadian Depositary Receipts (CDRs)

### Invest overseas with ease

CDRs aim to remove these barriers and democratize access to global securities for Canadian investors. CDRs represent fractional shares in companies that trade on foreign stock exchanges but are priced in Canadian dollars and trade on the Cboe Canada exchange.

CDR Ticker	CDR Name	GICS Sector Name	Country Jurisdiction
MB	MERCEDES-BENZ GROUP AG CDR (CAD Hedged)	Consumer Discretionary	Germany
NEST	NESTLE SA CDR (CAD Hedged)	Consumer Staples	Switzerland
TOYM	TOYOTA MOTOR CORP CDR (CAD Hedged)	Consumer Discretionary	Japan
NTDO	NINTENDO CO LTD CDR (CAD Hedged)	Communication Services	Japan
HNDA	HONDA MOTOR CO LTD CDR (CAD Hedged)	Consumer Discretionary	Japan
NVON	NOVO NORDISK A/S CDR (CAD Hedged)	Health Care	Denmark
SAPG	SAP SE CDR (CAD Hedged)	Information Technology	Germany
MUFG	MITSUBISHI UFJ FINANCIAL GROUP CDR (CAD Hedged)	Financials	Japan
SFTB	SOFTBANK GROUP CORP CDR (CAD Hedged)	Communication Services	Japan
MTSU	MITSUBISHI CORP CDR (CAD Hedged)	Industrials	Japan
ASMH	ASML HOLDING NV CDR (CAD Hedged)	Information Technology	Netherlands
NOVN	NOVARTIS AG CDR (CAD Hedged)	Health Care	Switzerland
ROCH	ROCHE HOLDING AG CDR (CAD Hedged)	Health Care	Switzerland
RCHM	CIE FINANCIERE RICHEMONT AG CDR (CAD Hedged)	Consumer Discretionary	Switzerland
UBS	UBS GROUP AG CDR (CAD Hedged)	Financials	Switzerland
SIEM	SIEMENS AG CDR (CAD Hedged)	Industrials	Germany
DTEL	DEUTSCHE TELEKOM AG CDR (CAD Hedged)	Communication Services	Germany
ALIZ	ALLIANZ SE CDR (CAD Hedged)	Financials	Germany
VWA	VOLKSWAGEN AG CDR (CAD Hedged)	Consumer Discretionary	Germany
BMWY	BAYERISCHE MOTOREN WERKE AG CDR (CAD Hedged)	Consumer Discretionary	Germany
SONY	SONY GROUP CORP CDR (CAD Hedged)	Consumer Discretionary	Japan
HTCI	HITACHI LTD. CDR (CAD Hedged)	Industrials	Japan
ABB	ABB LTD CDR (CAD Hedged)	Industrials	Switzerland
ZUR	ZURICH INSURANCE GROUP AG CDR (CAD Hedged)	Financials	Switzerland
LON	LONZA GROUP AG CDR (CAD Hedged)	Health Care	Switzerland
DHL	DHL GROUP CDR (CAD Hedged)	Industrials	Germany
ADI	ADIDAS AG CDR (CAD Hedged)	Consumer Discretionary	Germany
HOL	HOLCIM LTD CDR (CAD Hedged)	Materials	Switzerland
SIKA	SIKA AG CDR (CAD Hedged)	Materials	Switzerland

This material is for information purposes only. The information contained herein is not, and should not be construed as, investment, tax or legal advice to any party.

An investment in CDRs issued by BMO may not be suitable for all investors. Important information about these investments is contained in the short form base shelf prospectus and prospectus supplement for each series of CDRs (together, the “**Prospectus**”). Purchasers are directed to [www.sedarplus.ca](http://www.sedarplus.ca) or to [bmogam.com](http://bmogam.com) to obtain copies of the Prospectus and related disclosure before purchasing CDRs.

Each series of CDRs relates to a single class of equity securities (the “**Underlying Shares**”) of an issuer incorporated outside of Canada (the “**Underlying Issuer**”). For each series of CDRs, the Prospectus will provide additional information regarding such series, including information regarding the Underlying Issuer and Underlying Shares for such series. Neither BMO and its affiliates nor any other person involved in the distribution of CDRs accepts any responsibility for any disclosure provided by any Underlying Issuer (including information contained herein or in the Prospectus that has been extracted from any Underlying Issuer’s publicly disseminated disclosure).

## BMO ETF Based Mutual Funds

### Easy to use, cost effective solutions

BMO Global Asset Management offers ETFs in a mutual fund format—giving you access to more strategies to meet your clients needs.

Performance Data

Ticker	Inception Date	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
<b>BROAD BASED EQUITY ETFs</b>							
ZCN	29/May/09	1.39%	17.76%	9.51%	14.32%	8.25%	8.25%
ZIU	2/Oct/23	1.80%	18.29%	—	—	—	20.53%
ZDM	20/Oct/09	3.50%	6.75%	11.25%	13.23%	7.08%	7.57%
ZEAF	10/Feb/14	7.55%	13.31%	12.85%	11.05%	6.80%	7.46%
ZEM	20/Oct/09	0.39%	8.41%	5.58%	5.81%	4.09%	4.52%
ZUE	29/May/09	-5.47%	10.36%	10.46%	14.01%	10.71%	12.60%
ZSP	14/Nov/12	-8.89%	11.94%	14.46%	15.00%	13.40%	16.58%
ZSPU	14/Nov/12	-5.00%	11.79%	11.80%	15.23%	11.91%	13.67%
ZDJ	29/May/09	-4.44%	7.66%	7.54%	11.27%	9.18%	11.39%
ZQZ	19/Jun/10	-7.33%	11.08%	14.03%	15.85%	15.41%	16.20%
ZNQ	15/Feb/19	-10.62%	12.71%	18.19%	16.93%	—	19.12%
ZNOU	12/Feb/21	-6.80%	12.55%	15.44%	—	—	9.09%
ZMDF	5/Feb/20	-8.71%	-0.33%	4.60%	11.66%	—	5.89%
ZMID	5/Feb/20	-12.07%	0.93%	8.28%	12.63%	—	8.20%
ZMID.U	5/Feb/20	-8.32%	0.79%	5.77%	12.85%	—	7.45%
ZSML.F	5/Feb/20	-13.13%	-3.37%	4.00%	9.68%	—	3.15%
ZSML	5/Feb/20	-16.36%	-2.23%	3.97%	10.67%	—	5.46%
ZSML.U	5/Feb/20	-12.79%	-2.37%	1.55%	10.88%	—	4.73%
ZJPN	24/Jun/22	2.79%	9.65%	13.18%	—	—	8.35%
ZJPN.F	24/Jun/22	-2.05%	2.36%	18.23%	—	—	16.81%
ZID	19/Jun/10	-1.28%	6.78%	9.20%	18.80%	11.55%	8.75%
ZCH	19/Jun/10	11.01%	33.21%	5.88%	-5.54%	-0.83%	2.25%
<b>FACTOR ETFs</b>							
ZLB	21/Oct/11	8.80%	22.84%	10.58%	14.08%	9.42%	12.28%
ZLH	10/Feb/16	5.65%	13.41%	4.91%	9.79%	—	8.83%
ZLU	19/Mar/13	1.95%	14.98%	8.30%	10.44%	10.74%	13.56%
ZLU.U	19/Mar/13	6.30%	14.81%	5.79%	10.65%	9.28%	10.83%
ZLD	10/Feb/16	8.13%	16.16%	9.01%	9.16%	—	6.99%
ZLI	2/Sep/15	12.06%	22.89%	11.15%	7.67%	—	6.46%
ZLE	17/May/16	0.35%	10.17%	6.53%	2.72%	—	1.82%
ZLQ.F	16/Jul/20	-3.74%	9.37%	13.28%	—	—	12.36%
ZUQ	5/Nov/14	-7.21%	10.93%	17.24%	15.06%	15.18%	15.58%
ZUQ.U	16/Jul/20	-3.24%	10.77%	14.51%	—	—	13.52%
ZGQ	5/Nov/14	-6.84%	7.85%	14.64%	13.18%	12.81%	13.31%
ZEQ	10/Feb/14	2.74%	-0.18%	5.81%	9.43%	7.81%	8.83%
ZDV	21/Oct/11	3.88%	18.85%	7.18%	15.28%	7.27%	7.78%
ZUD	19/Mar/13	-2.64%	9.24%	6.25%	10.92%	7.60%	8.84%
ZDY	19/Mar/13	-5.95%	10.77%	9.85%	11.74%	10.09%	12.33%
ZDY.U	19/Mar/13	-1.93%	10.61%	7.30%	11.96%	8.64%	9.63%
ZDH	2/Sep/15	4.46%	6.42%	11.89%	14.62%	—	8.28%
ZDI	5/Nov/14	8.32%	12.65%	14.04%	13.25%	6.51%	7.06%
ZVC	4/Oct/17	-0.95%	8.13%	6.88%	16.34%	—	8.21%
ZVU	4/Oct/17	-6.32%	3.96%	6.12%	10.04%	—	7.22%
<b>STRUCTURED OUTCOME</b>							
ZOCT	2/Oct/23	-1.53%	3.35%	—	—	—	7.11%
ZJUL	2/Jul/24	—	—	—	—	—	—
ZAPR	25/Mar/24	-2.03%	7.15%	—	—	—	5.76%
ZJAN	26/Jun/24	-1.73%	5.46%	—	—	—	5.70%
<b>ENHANCED INCOME ETFs</b>							
ZWC	9/Feb/17	2.24%	12.91%	4.79%	11.64%	—	5.76%
ZWS	2/Mar/18	-4.15%	2.09%	3.51%	9.93%	—	5.53%
ZWH	10/Feb/14	-7.43%	3.53%	7.00%	10.73%	8.64%	9.92%
ZWH.U	12/Feb/15	-3.48%	3.38%	4.52%	10.95%	7.20%	7.16%
ZWA	20/Oct/11	-5.06%	5.44%	6.37%	10.36%	7.79%	9.24%
ZWE	9/Sep/15	2.09%	3.38%	8.70%	11.13%	—	7.20%
ZWP	2/Mar/18	6.60%	10.57%	12.91%	11.29%	—	6.15%
ZWG	16/Jun/20	-5.36%	8.34%	9.14%	9.16%	—	7.19%
ZWB	28/Jun/11	-1.62%	16.08%	5.28%	13.46%	7.56%	8.26%
ZWB.U	24/Jun/22	2.58%	15.92%	2.84%	—	—	-0.01%
ZWK	15/Feb/19	-12.49%	9.90%	0.01%	8.14%	—	2.43%
ZWU	20/Oct/11	7.67%	19.85%	2.51%	6.67%	4.05%	4.86%
ZWHC	23/Jun/23	-2.15%	3.47%	—	—	—	3.07%
ZWEN	23/Jun/23	-6.87%	-7.93%	—	—	—	2.12%
ZWT	20/Jun/21	-13.29%	13.16%	24.46%	—	—	15.21%
ZWQT	19/Jun/23	-4.40%	6.44%	—	—	—	10.66%
ZPAY.F	21/Jun/20	-1.86%	4.49%	5.31%	6.24%	—	4.98%
ZPAY	15/Jun/20	-5.20%	5.95%	8.68%	6.79%	—	6.89%
ZPAY.U	15/Jun/20	-1.16%	5.79%	6.14%	7.00%	—	5.78%
ZPH	9/Feb/17	-1.44%	3.77%	8.25%	7.90%	—	3.40%
ZPW	2/Sep/15	-4.80%	5.22%	11.79%	8.54%	—	4.67%
ZPW.U	2/Sep/15	-0.74%	5.07%	9.19%	8.75%	—	4.30%
<b>SECTOR ETFs</b>							
ZEB	20/Oct/09	-1.40%	21.04%	8.06%	17.50%	10.08%	10.75%
ZUT	19/Jun/10	5.72%	29.68%	0.33%	6.94%	8.10%	7.46%
ZRE	19/May/10	2.89%	11.12%	-2.90%	6.32%	5.18%	7.51%
ZIN	14/Nov/12	-12.09%	-0.03%	7.26%	12.10%	7.88%	9.68%
ZUB	19/May/10	-9.69%	12.17%	1.08%	11.40%	5.70%	6.50%
ZBK	10/Feb/14	-13.14%	13.31%	4.73%	12.44%	8.59%	9.23%
ZUH	19/May/10	-5.46%	-6.79%	-2.56%	1.47%	4.51%	10.48%
ZHU	15/Feb/19	-8.99%	-5.37%	1.07%	2.34%	—	4.90%

Ticker	Inception Date	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
ZGI	19/Jun/10	3.08%	27.42%	8.36%	10.60%	7.81%	11.65%
STPL	7/Apr/17	8.66%	7.83%	2.47%	6.94%	—	5.03%
COMM	2/May/18	-2.23%	28.14%	18.18%	12.83%	—	12.04%
DISC	7/Apr/17	-4.57%	12.95%	11.44%	13.76%	—	10.63%
ZEO	20/Oct/09	-4.56%	0.19%	7.52%	25.52%	3.21%	1.65%
ZGD	14/Nov/12	41.11%	68.10%	24.18%	15.84%	14.01%	5.61%
ZJG	19/Jun/10	37.46%	71.11%	21.07%	13.59%	13.39%	2.38%
ZEAT	23/Jun/23	-1.93%	-0.31%	—	—	—	-6.13%
ZMT	20/Oct/09	-6.28%	-8.39%	2.55%	17.65%	1.49%	-0.57%
<b>RESPONSIBLE INVESTING ETFs</b>							
ESGA	15/Jun/20	2.59%	21.86%	9.59%	13.16%	—	9.32%
ESGY	15/Jun/20	-10.31%	8.03%	13.67%	14.57%	—	12.80%
ESGE	16/Jun/20	4.66%	8.56%	10.95%	9.55%	—	6.21%
ESGG	16/Jun/20	-6.57%	8.53%	12.82%	13.06%	—	10.57%
ZGRN	24/Jun/22	-5.30%	12.70%	12.47%	—	—	9.22%
ZCLN	20/Jun/21	-0.91%	-9.82%	-11.13%	—	—	-17.60%
ESGB	15/Jun/20	1.35%	9.45%	5.19%	1.75%	—	1.90%
ESGF	15/Jun/20	1.76%	5.95%	1.73%	-1.05%	—	-0.72%
<b>FIXED INCOME ETFs</b>							
<b>Canadian Perce Market</b>							
ZCS	20/Oct/09	1.66%	8.40%	5.12%	2.86%	2.59%	2.94%
ZCS.L	9/Feb/17	1.66%	8.40%	5.12%	2.86%	—	2.72%
ZCM	19/Jun/10	1.69%	11.03%	5.72%	2.36%	2.93%	4.14%
ZLC	19/Jun/10	0.08%	10.80%	4.77%	-0.05%	2.48%	4.82%
ZPS	20/Oct/09	1.98%	7.62%	3.59%	1.31%	1.64%	2.10%
ZPS.L	9/Feb/17	1.98%	7.62%	3.59%	1.31%	—	1.75%
ZFS	20/Oct/09	1.73%	6.87%	3.21%	1.01%	1.27%	1.66%
ZFS.L	9/Feb/17	1.73%	6.85%	3.20%	1.01%	—	1.41%
ZMP	19/Mar/13	2.44%	10.82%	4.12%	0.36%	1.98%	2.50%
ZPL	19/Mar/13	-0.92%	8.96%	1.00%	-3.64%	0.83%	2.00%
ZFM	29/May/09	2.40%	9.69%	2.99%	-1.05%	0.99%	2.49%
ZFL	19/May/10	-0.16%	8.50%	-0.52%	-5.92%	-0.40%	2.25%
<b>Canadian Fixed Income</b>							
ZAG	19/Jun/10	1.32%	9.07%	3.44%	-0.06%	1.71%	2.87%
ZSB	2/Mar/18	1.79%	7.59%	4.00%	1.71%	—	2.30%
ZCB	2/Mar/18	1.30%	9.39%	5.14%	1.79%	—	2.77%
ZDB	10/Feb/14	1.34%	9.10%	3.44%	-0.08%	1.72%	2.33%
ZSOB	24/Jun/22	1.82%	7.86%	4.25%	—	—	2.83%
ZCDB	24/Jun/22	1.73%	9.02%	5.22%	—	—	3.13%
ZMMK	29/Nov/21	1.06%	4.14%	4.22%	—	—	3.74%
ZST	28/Jun/11	1.10%	4.62%	4.39%	2.86%	2.33%	2.18%
ZSTL	9/Feb/17	1.10%	4.62%	4.39%	2.87%	—	2.48%
ZMBS	5/Feb/20	1.81%	6.91%	3.60%	1.58%	—	2.01%
ZGB	2/Mar/18	1.28%	8.80%	2.73%	-0.91%	—	1.50%
ZRR	19/May/10	1.39%	10.78%	1.70%	-0.09%	0.96%	2.71%
ZBI	24/Jun/22	0.87%	7.94%	5.44%	—	—	3.61%
ZBBB	5/Feb/20	1.55%	9.50%	5.56%	2.97%	—	2.76%
ZQB	5/Feb/20	1.81%	8.62%	5.05%	2.27%	—	2.41%
<b>US/Glob Fixed Income</b>							
ZUAG	23/Jun/23	-1.12%	8.00%	—	—	—	4.31%
ZUAG.F	23/Jun/23	2.64%	6.48%	—	—	—	1.82%
ZUAG.U	23/Jun/23	3.10%	7.85%	—	—	—	2.93%
ZSU	10/Feb/14	1.97%	6.15%	3.33%	1.49%	1.68%	1.74%
ZMU	20/Mar/13	2.56%	7.50%	2.73%	0.31%	2.00%	2.32%
ZIC	19/Mar/13	-1.12%	9.11%	6.27%	0.85%	3.98%	5.21%
ZIC.U	19/Mar/13	3.11%	8.96%	3.81%	1.04%	2.58%	2.64%
ZUCM	2/Oct/23	-2.78%	4.94%	—	—	—	6.39%
ZUCM.U	2/Oct/23	1.37%	4.79%	—	—	—	5.04%
ZUS.U	15/Feb/19	1.56%	5.23%	4.46%	2.71%	—	2.56%
ZUS.V	15/Feb/19	1.56%	5.23%	4.46%	2.71%	—	2.56%
ZTS	28/Feb/17	-1.23%	7.37%	5.34%	0.42%	—	2.11%
ZTS.U	28/Feb/17	2.99%	7.23%	2.89%	0.62%	—	1.47%
ZITM	28/Feb/17	0.50%	9.21%	3.92%	-1.83%	—	1.72%
ZIM.U	28/Feb/17	4.79%	9.06%	1.51%	-1.63%	—	1.12%
ZTLF	5/Feb/20	2.77%	4.04%	-7.16%	-10.06%	—	-6.82%
ZTL	28/Feb/17	-1.07%	5.65%	-3.88%			



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Distribution yields are calculated by using the most recent regular distribution, or expected distribution, (which may be based on income, dividends, return of capital, and option premiums, as applicable) and excluding additional year end distributions, and special reinvested distributions annualized for frequency, divided by current net asset value (NAV). The yield calculation does not include reinvested distributions. **Distributions are not guaranteed, may fluctuate and are subject to change and/or elimination. Distribution rates may change without notice (up or down) depending on market conditions and NAV fluctuations.** The payment of distributions should not be confused with the BMO ETF's performance, rate of return or yield. If distributions paid by a BMO ETF are greater than the performance of the investment fund, your original investment will shrink. Distributions paid as a result of capital gains realized by a BMO ETF, and income and dividends earned by a BMO ETF, are taxable in your hands in the year they are paid. **Your adjusted cost base will be reduced by the amount of any returns of capital. If your adjusted cost base goes below zero, you will have to pay capital gains tax on the amount below zero.**

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Annualized Distribution Yield: This yield is calculated by taking the most recent regular distribution, or expected distribution, (excluding additional year end distributions) annualized for frequency, divided by current NAV. The yield calculation does not include reinvested distributions.

Duration: A measure of the sensitivity of the price of a fixed income investment to a change in interest rates. Duration is expressed as number of years. The price of a bond with a longer duration would be expected to rise (fall) more than the price of a bond with lower duration when interest rates fall (rise).

Yield to maturity (YTM): The total expected return from a bond when it is held until maturity – including all interest, coupon payments, and premium or discount adjustments.

The distribution yield, yield to maturity and duration of each ETF is as of April 30, 2025.

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The highest 20 of funds in each classification are named Lipper Leaders for Consistent Return, the next 20 receive a rating of 4, the middle 20 are rated 3, the next 20 are rated 2 and the lowest 20 are rated 1.

### About Fundata Canada Inc.'s FundGrade A+® Rating

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