

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

O = Optionable ETFs

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

BROAD BASED EQUITY ETFs		
Canada	International	Emerging Markets
<p>BMO S&P/TSX Capped Composite Index O</p> <p>ZCN</p> <p>Distribution Yield: 3.2% Q Mgmt. Fee: 0.05% Risk Rating: Medium</p>	<p>BMO S&P/TSX 60 Index ETF O</p> <p>ZIU</p> <p>Distribution Yield: TBD Q Mgmt. Fee: 0.13% Risk Rating: Medium</p>	<p>BMO MSCI EAFE Index O</p> <p>ZDM hedged to CAD ZEA unhedged</p> <p>Distribution Yield: ZDM: 2.7%, ZEA: 2.8% Q Mgmt. Fee: 0.20% Risk Rating: Medium</p>
<p>BMO MSCI Emerging Markets Index</p> <p>ZEM</p> <p>Distribution Yield: 2.6% A Mgmt. Fee: 0.25 Risk Rating: Medium</p>		
U.S.	Countries	
<p>BMO S&P 500 Index O</p> <p>ZUE hedged to CAD ZSP unhedged ZSP.U USD units</p> <p>Distribution Yield: ZUE: 1.1%, ZSP: 1.1%, ZSP.U: 1.1% Q Mgmt. Fee: 0.08% Risk Rating: Medium</p>	<p>BMO Japan Index</p> <p>ZJPN unhedged ZJPN.F hedged</p> <p>Distribution Yield: ZJPN: 1.9%, ZJPN.F: 1.5% A Mgmt. Fee: 0.35% Risk Rating: Medium</p>	
<p>BMO Dow Jones Industrial Average Hedged to CAD Index</p> <p>ZDJ hedged to CAD</p> <p>Distribution Yield: 1.5% Q Mgmt. Fee: 0.23% Risk Rating: Medium</p>	<p>BMO S&P US Mid Cap Index</p> <p>ZMID.F hedged to CAD ZMID unhedged ZMID.U USD units</p> <p>Distribution Yield: ZMID.F: 1.4%, ZMID: 1.3%, ZMID.U: 1.3% Q Mgmt. Fee: 0.15% Risk Rating: Medium to High</p>	<p>BMO MSCI India ESG Leaders Index</p> <p>ZID</p> <p>Distribution Yield: 1.0% A Mgmt. Fee: 0.60% Risk Rating: Medium to High</p>
<p>BMO NASDAQ 100 Equity Index O</p> <p>ZQQ hedged to CAD ZNQ unhedged ZNQ.U USD units</p> <p>Distribution Yield: ZQQ: 0.3%, ZNQ: 0.3%, ZNQ.U: 0.4% A Mgmt. Fee: 0.35% Risk Rating: Medium to High</p>	<p>BMO S&P US Small Cap Index</p> <p>ZSML.F hedged to CAD ZSML unhedged ZSML.U USD units</p> <p>Distribution Yield: ZSML.F: 1.5%, ZSML: 1.4%, ZSML.U: 1.4% Q Mgmt. Fee: 0.20% Risk Rating: Medium to High</p>	<p>BMO MSCI China ESG Leaders Index</p> <p>ZCH</p> <p>Distribution Yield: 3.8% A Mgmt. Fee: 0.35% Risk Rating: High</p>

Factor ETFs

LOW VOL	QUALITY	DIVIDEND	VALUE
<p>BMO Low Volatility Canadian Equity O</p> <p>ZLB</p> <p>Distribution Yield: 2.6% Q Mgmt. Fee: 0.35% Risk Rating: Low to Medium</p>	<p>BMO MSCI USA High Quality Index O</p> <p>ZUQ.F hedged to CAD ZUQ unhedged ZUQ.U USD units</p> <p>Distribution Yield: ZUQ.F: 0.7%, ZUQ: 0.7%, ZUQ.U: 0.7% Q Mgmt. Fee: 0.30% Risk Rating: Medium to High</p>	<p>BMO Canadian Dividend</p> <p>ZDY</p> <p>Distribution Yield: 4.2% M Mgmt. Fee: 0.35% Risk Rating: Medium</p>	<p>BMO MSCI Canada Value Index</p> <p>ZVC</p> <p>Distribution Yield: 3.1% Q Mgmt. Fee: 0.35% Risk Rating: Medium</p>
<p>BMO Low Volatility US Equity</p> <p>ZLH hedged to CAD ZLU unhedged ZLU.U USD units</p> <p>Distribution Yield: ZLH: 2.4%, ZLU: 2.2%, ZLU.U: 2.2% Q Mgmt. Fee: 0.30% Risk Rating: Medium</p>	<p>BMO MSCI All Country World High Quality Index</p> <p>ZGQ</p> <p>Distribution Yield: 1.0% Q Mgmt. Fee: 0.45% Risk Rating: Medium</p>	<p>BMO US Dividend</p> <p>ZUD hedged to CAD ZDY unhedged ZDY.U USD units</p> <p>Distribution Yield: ZUD: 2.3%, ZDY: 2.3%, ZDY.U: 2.3% M Mgmt. Fee: 0.30% Risk Rating: Medium</p>	
<p>BMO Low Volatility International Equity</p> <p>ZLD hedged to CAD ZLI unhedged</p> <p>Distribution Yield: ZLD: 2.6%, ZLI: 2.7% Q Mgmt. Fee: 0.40% Risk Rating: Medium</p>	<p>BMO MSCI Europe High Quality Hedged to CAD Index</p> <p>ZEQ hedged to CAD</p> <p>Distribution Yield: 1.8% Q Mgmt. Fee: 0.40% Risk Rating: Medium</p>	<p>BMO International Dividend</p> <p>ZDH hedged to CAD ZDI unhedged</p> <p>Distribution Yield: ZDH: 3.9%, ZDI: 4.1% M Mgmt. Fee: 0.40% Risk Rating: Medium</p>	<p>BMO MSCI USA Value Index</p> <p>ZVU</p> <p>Distribution Yield: 2.5% Q Mgmt. Fee: 0.30% Risk Rating: Medium</p>
<p>BMO Low Volatility Emerging Markets Equity</p> <p>ZLE</p> <p>Distribution Yield: 3.3% A Mgmt. Fee: 0.45% Risk Rating: Medium</p>			

Innovative Solutions

O = Optionable ETFs

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STRUCTURED OUTCOME ETFs

New	BMO US Equity Buffer Hedged to CAD ETF – January ZJAN Distribution Yield: TBD Q Mgmt. Fee: 0.65% Risk Rating: Medium	BMO US Equity Buffer Hedged to CAD ETF – April ZAPR Distribution Yield: TBD Q Mgmt. Fee: 0.65% Risk Rating: Medium	BMO US Equity Buffer Hedged to CAD ETF – July ZJUL Distribution Yield: TBD Q Mgmt. Fee: 0.65% Risk Rating: Medium	BMO US Equity Buffer Hedged to CAD ETF – October ZOCT Distribution Yield: TBD Q Mgmt. Fee: 0.65% Risk Rating: Medium	BMO US Equity Accelerator Hedged to CAD ETF ZUEA Distribution Yield: TBD Q Mgmt. Fee: 0.65% Risk Rating: Medium	BMO Canadian Banks Accelerator ETF ZEBA Distribution Yield: TBD M Mgmt. Fee: 0.65% Risk Rating: Medium
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ENHANCED INCOME ETFs

Geography	BMO Canadian High Dividend Covered Call ZWC Distribution Yield: 7.2% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO US High Dividend Covered Call ZWS hedged to CAD, ZWH unhedged, ZWH.U USD units Distribution Yield: ZWS : 5.4%, ZWH : 5.2%, ZWH.U : 5.4% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO Covered Call Dow Jones Industrial Average Hedged to CAD ZWA hedged to CAD Distribution Yield: 6.2% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO Europe High Dividend Covered Call ZWE hedged to CAD, ZWP unhedged Distribution Yield: ZWE : 6.9%, ZWP : 7.0% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO Global High Dividend Covered Call ZWG Distribution Yield: 7.0% M Mgmt. Fee: 0.65% Risk Rating: Medium	
	BMO Covered Call Canadian Banks ZWB Distribution Yield: ZWB : 7.6%, ZWB.U : 7.8% M Mgmt. Fee: 0.65% Risk Rating: ZWB : Medium, ZWB.U : High	BMO Covered Call US Banks ZWK Distribution Yield: 8.3% M Mgmt. Fee: 0.65% Risk Rating: High	BMO Covered Call Utilities ZWU Distribution Yield: 8.3% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO Covered Call Health Care ZWHC Distribution Yield: 6.6% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO Covered Call Energy ZWEN Distribution Yield: 8.9% M Mgmt. Fee: 0.65% Risk Rating: High	BMO Covered Call Technology ZWT Distribution Yield: 3.8% M Mgmt. Fee: 0.65% Risk Rating: Medium to High
Asset Allocation	BMO Global Enhanced Income Fund ETF Series ZWQT Distribution Yield: 6.2 M Mgmt. Fee: 0.65% Risk Rating: Medium	Alternative Income	BMO Premium Yield ZPAY.F hedged to CAD, ZPAY unhedged, ZPAY.U USD units Distribution Yield: ZPAY.F : 6.5%, ZPAY : 6.2%, ZPAY.U : 6.5% M Mgmt. Fee: 0.65% Risk Rating: Low to Medium		BMO US Put Write ZPH hedged to CAD, ZPW unhedged, ZPW.U USD units Distribution Yield: ZPH : 9.8%, ZPW : 9.6%, ZPW.U : 9.7% M Mgmt. Fee: 0.65% Risk Rating: Low to Medium	

Sector ETFs

CANADA	BMO Equal Weight Banks Index ZEB Distribution Yield: 4.8% M Mgmt. Fee: 0.25% Risk Rating: Medium	BMO Equal Weight Utilities Index ZUT Distribution Yield: 4.5% M Mgmt. Fee: 0.55% Risk Rating: Medium	BMO Equal Weight REITs Index ZRE Distribution Yield: 5.5% M Mgmt. Fee: 0.55% Risk Rating: Medium	BMO Equal Weight Industrials Index ZIN Distribution Yield: 1.5% Q Mgmt. Fee: 0.55% Risk Rating: Medium to High
	BMO Equal Weight US Banks Index ZUB hedged to CAD, ZBK unhedged Distribution Yield: ZUB : 2.8%, ZBK : 2.7% Q Mgmt. Fee: 0.35% Risk Rating: High		BMO Equal Weight US Health Care Index ZUH hedged to CAD, ZHU unhedged Distribution Yield: ZUH : 0.7%, ZHU : 0.9% A Mgmt. Fee: 0.35% Risk Rating: Medium to High, ZHU : Medium	
GLOBAL	BMO Global Infrastructure Index ZGI Distribution Yield: 3.2% Q Mgmt. Fee: 0.55% Risk Rating: Medium	BMO Global Consumer Staples Hedged to CAD Index STPL hedged to CAD Distribution Yield: 2.4% Q Mgmt. Fee: 0.35% Risk Rating: Low to Medium	BMO Global Communications Index COMM Distribution Yield: 1.3% Q Mgmt. Fee: 0.35% Risk Rating: Medium	BMO Global Consumer Discretionary Hedged to CAD Index DISC hedged to CAD Distribution Yield: 1.0% Q Mgmt. Fee: 0.35% Risk Rating: Medium to High
	COMMODITY ETFs	New	BMO Gold Bullion ETF ZGLD , ZGLD.U USD units, ZGLH Hedged to CAD ETF Distribution Yield: TBD A Mgmt. Fee: 0.20% Risk Rating: Medium	BMO Equal Weight Global Gold Index ZGD Distribution Yield: 0.6% A Mgmt. Fee: 0.55% Risk Rating: High
BMO Equal Weight Oil & Gas Index ZEO Distribution Yield: 4.0% Q Mgmt. Fee: 0.55% Risk Rating: High			BMO Global Agriculture ZEAT Distribution Yield: 2.1% Q Mgmt. Fee: 0.35% Risk Rating: Medium	BMO Equal Weight Global Base Metals Hedged to CAD Index ZMT hedged to CAD Distribution Yield: 0.8% A Mgmt. Fee: 0.55% Risk Rating: High

Responsible Investing ETFs

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

EQUITY		
BMO MSCI Canada ESG Leaders Index ESGA Distribution Yield: 3.0% Q Mgmt. Fee: 0.15% Risk Rating: Medium	BMO MSCI USA ESG Leaders Index ESGY ESGY.F hedged to CAD Distribution Yield: 0.9% Q Mgmt. Fee: 0.20% Risk Rating: Medium	BMO MSCI EAFE ESG Leaders Index ESGE Distribution Yield: 2.6% Q Mgmt. Fee: 0.25% Risk Rating: Medium
BMO MSCI Global ESG Leaders Index ESGG Distribution Yield: 1.3% Q Mgmt. Fee: 0.25% Risk Rating: Medium	BMO MSCI ACWI Paris Aligned Climate Equity Index ZGRN Distribution Yield: 1.4% Q Mgmt. Fee: 0.25% Risk Rating: Medium	BMO Clean Energy Index ZCLN Distribution Yield: 1.6% A Mgmt. Fee: 0.35% Risk Rating: High
FIXED INCOME		
BMO ESG Corporate Bond Index ESGB Duration: 5.5 Distribution Yield: 3.6% Q Yield to Maturity: 4.9% Mgmt. Fee: 0.15% Risk Rating: Low	BMO ESG US Corporate Bond Hedged to CAD Index ESGF hedged to CAD Duration: 7.1 Distribution Yield: 4.0% Q Yield to Maturity: 5.4% Mgmt. Fee: 0.20% Risk Rating: Low to Medium	BMO ESG High Yield US Corporate Bond Index ESGH ESGH.F unhedged hedged to CAD Duration: 3.4 Distribution Yield: ESGH: 4.4% , ESGH.F: 4.6% M Yield to Maturity: 7.7% Mgmt. Fee: 0.45% Risk Rating: Low to Medium



UN PRI 2021 5-star rating in the “direct-listed equity – active fundamental incorporation module” category.

BMO Asset Management Inc., together with its affiliate BMO Investments Inc., as BMO Global Asset Management (BMO GAM), together with its former asset management affiliates in Europe, Asia and the United States, was awarded a 5-star rating in the 2021 Direct Listed Equity – Active Fundamental – Incorporation module by the United Nations Principles for Responsible Investment (UN PRI). The UN PRI is an investor initiative in partnership with UNEP Finance Initiative and UN Global Compact (see www.unpri.org/opens in new window). UN PRI does an independent assessment of all global signatories annually through an extensive questionnaire. Five stars is the highest rating from the UN PRI awarded in this module

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
Corporate	BMO Short Corporate Bond Index ZCS ZCS.L distributing units accumulating units Duration: 2.8 Distribution Yield: ZCS: 3.4% M ZCS.L: 0.0% Q Yield to Maturity: 4.7% Mgmt. Fee: 0.10% Risk Rating: Low	BMO Mid Corporate Bond Index ZCM Duration: 5.9 Distribution Yield: 4.0% M Yield to Maturity: 4.9% Mgmt. Fee: 0.30% Risk Rating: Low	BMO Long Corporate Bond Index ZLC Duration: 12.3 Distribution Yield: 4.9% M Yield to Maturity: 5.1% Mgmt. Fee: 0.30% Risk Rating: Low to Medium
Provincial	BMO Short Provincial Bond Index ZPS ZPS.L distributing units accumulating units Duration: 2.9 Distribution Yield: ZPS: 3.0% M ZPS.L: 0.0% Q Yield to Maturity: 3.9% Mgmt. Fee: 0.25% Risk Rating: Low	BMO Mid Provincial Bond Index ZMP Duration: 6.5 Distribution Yield: 3.0% M Yield to Maturity: 4.0% Mgmt. Fee: 0.25% Risk Rating: Low	BMO Long Provincial Bond Index ZPL Duration: 14.7 Distribution Yield: 3.9% M Yield to Maturity: 4.4% Mgmt. Fee: 0.25% Risk Rating: Low to Medium
Federal	BMO Short Federal Bond Index ZFS ZFS.L distributing units accumulating units Duration: 2.5 Distribution Yield: ZFS: 2.2% M ZFS.L: 0.0% Q Yield to Maturity: 3.9% Mgmt. Fee: 0.20% Risk Rating: Low	BMO Mid Federal Bond Index ZFM Duration: 6.9 Distribution Yield: 2.4% M Yield to Maturity: 3.6% Mgmt. Fee: 0.20% Risk Rating: Low	BMO Long Federal Bond Index ZFL Duration: 18.4 Distribution Yield: 3.1% M Yield to Maturity: 3.5% Mgmt. Fee: 0.20% Risk Rating: Low to Medium

Comprehensive Fixed Income ETFs (Cont'd)

O = Optionable ETFs

Frequency of distribution: M Monthly Q Quarterly A Annually

CANADA				
Broad Based	Discount Bonds	Short-Term	Government	Corporate
BMO Aggregate Bond Index ZAG Duration: 7.2 Distribution Yield: 3.6% M Yield to Maturity: 4.2% Mgmt. Fee: 0.08% Risk Rating: Low	BMO Discount Bond Index ZDB Duration: 7.2 Distribution Yield: 2.5% M Yield to Maturity: 4.1% Mgmt. Fee: 0.09% Risk Rating: Low	BMO Money Market Fund ETF Series ZMMK Distribution Yield: 4.8% M Current Yield: 5.0% Yield to Maturity: 5.3% Mgmt. Fee: 0.12% Risk Rating: Low	BMO Canadian MBS Index ZMBS Duration: 1.9 Distribution Yield: 1.5% M Yield to Maturity: 4.5% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Canadian Bank Income Index ZBI Duration: 2.1 Distribution Yield: 3.4% Q Yield to Maturity: 5.5% Mgmt. Fee: 0.25% Risk Rating: Low
BMO Short-Term Bond Index ZSB Duration: 2.7 Distribution Yield: 2.9% Q Yield to Maturity: 4.2% Mgmt. Fee: 0.09% Risk Rating: Low	BMO Short-Term Discount Bond ZSDB Duration: 2.7 Distribution Yield: 1.4% Q Yield to Maturity: 4.2% Mgmt. Fee: 0.09% Risk Rating: Low	BMO Ultra Short-Term Bond ZST distributing units Duration: 0.3 Distribution Yield: 4.9% M Yield to Maturity: 5.1% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Government Bond Index ZGB Duration: 7.7 Distribution Yield: 2.7% Q Yield to Maturity: 3.9% Mgmt. Fee: 0.15% Risk Rating: Low	BMO BBB Corporate Bond Index ZBBB Duration: 4.0 Distribution Yield: 3.8% Q Yield to Maturity: 4.9% Mgmt. Fee: 0.15% Risk Rating: Low
BMO Corporate Bond Index ZCB Duration: 5.8 Distribution Yield: 3.9% Q Yield to Maturity: 4.8% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Corporate Discount Bond ZCDB Duration: 3.5 Distribution Yield: 1.9% Q Yield to Maturity: 4.7% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Real Return Bond ZRR accumulating units Duration: 0.3 Distribution Yield: 0.0% Q Yield to Maturity: 5.1% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Real Return Bond ZRR Duration: 13.4 Distribution Yield: 4.8% M Yield to Maturity with Inflation Assumption: 3.5% Mgmt. Fee: 0.25% Risk Rating: Low to Medium	BMO High Quality Corporate Bond Index ZQB Duration: 3.2 Distribution Yield: 3.4% Q Yield to Maturity: 4.6% Mgmt. Fee: 0.10% Risk Rating: Low

US/GLOBAL				
Broad Based	Short-Term	Treasury	Inflation Protection	High Yield
BMO US Aggregate Bond Index ZUAG ZUAG.F ZUAG.U Hedged to CAD USD units Duration: 6.1 Distribution Yield: ZUAG: 2.2%, ZUAG.F: 2.3%, ZUAG.U: 2.2% M Yield to Maturity: 5.0% Mgmt. Fee: 0.08% Risk Rating: ZUAG: Low to Medium ZUAG.F/ZUAG.U: Low	BMO USD Cash Management ETF ZUCM ZUCM.U unhedged USD units Duration: 0.1 Distribution Yield: TBD M Mgmt. Fee: 0.12% Risk Rating: ZUCM: Low to Medium ZUCM.U: Low	BMO Short-Term US Treasury Bond Index ZTS ZTS.U unhedged USD units Duration: 2.6 Distribution Yield: 2.3% Q Yield to Maturity: 4.7% Mgmt. Fee: 0.20% Risk Rating: Low to Medium	BMO US TIPS Index TIPS TIPS.F TIPS.U Hedged to CAD USD units Duration: 6.6 Distribution Yield: TIPS: 3.7%, TIPS.F: 4.5%, TIPS.U: 3.8% Q Yield to Maturity: 4.8% Mgmt. Fee: 0.15% Risk Rating: TIPS: Low to Medium TIPS.F/TIPS.U: Low	BMO High Yield US Corporate Bond Index ZJK ZHY ZJK.U unhedged Hedged to CAD USD units Duration: 3.2 Distribution Yield: ZJK: 6.0%, ZHY: 6.1%, ZJK.U: 6.0% M Yield to Maturity: 7.9% Mgmt. Fee: 0.55% Risk Rating: Low to Medium
BMO Short-Term US IG Corporate Bond Hedged to CAD Index ZSU hedged to CAD Duration: 2.6 Distribution Yield: 3.5% M Yield to Maturity: 5.4% Mgmt. Fee: 0.25% Risk Rating: Low	BMO Ultra Short-Term US Bond ZUS.U USD units Duration: 0.4 Distribution Yield: ZUS.U: 5.3% M Yield to Maturity: 5.8% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Mid-Term US Treasury Bond Index ZTM ZTM.U unhedged USD units Duration: 6.2 Distribution Yield: ZTM: 2.8%, ZTM.U: 2.8% Q Yield to Maturity: 4.5% Mgmt. Fee: 0.20% Risk Rating: ZTM: Low to Medium ZTM.U: Low	BMO Short-Term US TIPS Index ZTIP ZTIP.F ZTIP.U Hedged to CAD USD units Duration: 2.4 Distribution Yield: ZTIP: 3.6%, ZTIP.F: 4.5%, ZTIP.U: 3.6% Q Yield to Maturity: 5.1% Mgmt. Fee: 0.15% Risk Rating: ZTIP: Low to Medium ZTIP.F, ZTIP.U: Low	BMO Floating Rate High Yield ZFH Duration: 0.2 Distribution Yield: 8.2% M Yield to Maturity: 8.0% Mgmt. Fee: 0.40% Risk Rating: Low to Medium
BMO Mid-Term US IG Corporate Bond Index ZMU ZIC ZIC.U hedged to CAD unhedged USD units Duration: 6.1 Distribution Yield: ZMU: 4.0%, ZIC: 3.9%, ZIC.U: 3.9% M Yield to Maturity: 5.5% Mgmt. Fee: 0.25% Risk Rating: Low to Medium	BMO Long-Term US Treasury Bond Index ZTL.F ZTL ZTL.U hedged to CAD unhedged USD units Duration: 16.5 Distribution Yield: ZTL.F: 3.4%, ZTL: 3.1%, ZTL.U: 3.1% Q Yield to Maturity: 4.7% Mgmt. Fee: 0.20% Risk Rating: ZTL.F, ZTL.U: Medium ZTL: Medium to High	BMO Emerging Markets Bond Hedged to CAD Index ZEF hedged to CAD Duration: 4.7 Distribution Yield: 4.4% M Yield to Maturity: 7.0% Mgmt. Fee: 0.50% Risk Rating: Low to Medium		

PREFERRED SHARES	
BMO Laddered Preferred Share Index ZPR ZPR.U USD units Distribution Yield: ZPR: 5.3%, ZPR.U: 5.5% M Mgmt. Fee: 0.45% Risk Rating: ZPR: Medium, ZPR.U: Medium to High	BMO US Preferred Share Index ZHP ZUP ZUP.U hedged to CAD unhedged USD units Distribution Yield: ZHP: 6.4%, ZUP: 6.4%, ZUP.U: 6.5% M Mgmt. Fee: 0.45% Risk Rating: Medium

Simplified Investing

O = Optionable ETFs





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

<p>40% Equity 60% Fixed Income*</p> <p>BMO Conservative ZCON Distribution Yield: 2.6% Q Mgmt Fee: 0.18% Risk Rating: Low to Medium</p>	<p>60% Equity 40% Fixed Income*</p> <p>BMO Balanced ZBAL Distribution Yield: 2.3% Q Mgmt Fee: 0.18% Risk Rating: Low to Medium</p>	<p>80% Equity 20% Fixed Income*</p> <p>BMO Growth ZGRO Distribution Yield: 2.1% Q Mgmt Fee: 0.18% Risk Rating: Low to Medium</p>	<p>100% Equity*</p> <p>BMO All-Equity ZEQT Distribution Yield: 1.9% Q Mgmt Fee: 0.18% Risk Rating: Medium</p>
<p>60% Equity 40% Fixed Income*</p> <p>BMO Balanced ESG ZESG Distribution Yield: 2.0% Q Mgmt Fee: 0.18% Risk Rating: Low to Medium</p>	<p>BMO Balanced (Fixed Percentage Distribution Units) ZBAL.I Fixed Percentage Distribution Units - T6 Units Distribution Yield: 5.8% M Mgmt. Fee: 0.18% Risk Rating: Low to Medium</p>	<p>BMO Growth (Fixed Percentage Distribution Units) ZGRO.I Fixed Percentage Distribution Units - T6 Units Distribution Yield: 5.8% M Mgmt. Fee: 0.18% Risk Rating: Low to Medium</p>	<p>55% Equity 35% Fixed Income*</p> <p>BMO Monthly Income ZMI ZMI.U USD units Distribution Yield: 5.1% M Mgmt Fee: 0.18% Risk Rating: ZMI: Low to Medium, ZMI.U: Medium</p>

*Strategic Asset Allocation mix

Active Alpha-Seeking Strategies

Alpha: A measure of performance often considered the active return on an investment. It gauges the performance of an investment against a market index or benchmark which is considered to represent the market's movement as a whole. The excess return of an investment relative to the return of a benchmark index is the investment's alpha.

LONG SHORT		TACTICAL			
New	<p>BMO Long Short Canadian Equity ETF ZLSC Distribution Yield: TBD Q Mgmt. Fee: 0.65% Risk Rating: Low to Medium</p>	<p>BMO Long Short US Equity ETF ZLSU Distribution Yield: TBD Q Mgmt. Fee: 0.65% Risk Rating: Low to Medium</p>	<p> BMO SIA Focused Canadian Equity Fund ETF Series ZFC Distribution Yield: 0.5% A Mgmt. Fee: 0.75% Risk Rating: Medium</p>	<p> BMO SIA Focused North American Equity Fund ETF Series ZFN Distribution Yield: 0.8% A Mgmt. Fee: 0.80% Risk Rating: Low to Medium</p>	<p> BMO Tactical Dividend Fund ZZZD Distribution Yield: 4.3% Q Mgmt. Fee: 0.70% Risk Rating: Low to Medium</p>
	US				
Brian Belski	<p>BMO U.S. All Cap Equity Fund ETF Series ZACE Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: Medium</p>	New	<p>BMO U.S. Equity Growth MFR Fund ETF Series ZUGE Distribution Yield: TBD A Mgmt. Fee: 0.45% Risk Rating: Medium</p>	<p>BMO U.S. Equity Value MFR Fund ETF Series ZUVE Distribution Yield: TBD A Mgmt. Fee: 0.45% Risk Rating: Medium</p>	
GLOBAL EQUITY					
	<p>BMO ARK Innovation Fund ETF Series ARKK Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: High</p>	<p>BMO ARK Genomic Revolution Fund ETF Series ARKG Distribution Yield: 1.0% A Mgmt. Fee: 0.75% Risk Rating: High</p>	<p>BMO ARK Next Generation Internet Fund ETF Series ARKW Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: High</p>		
	<p>BMO Global Equity Fund Active ETF Series BGEQ Distribution Yield: N/A A Mgmt. Fee: 0.75% Risk Rating: Medium</p>	<p>BMO Global Health Care Fund Active ETF Series BGHC Distribution Yield: 0.0 A Mgmt. Fee: 0.90% Risk Rating: Medium</p>	<p>BMO Global Infrastructure Fund Active ETF Series BGIF Distribution Yield: 3.6 M Mgmt. Fee: 1.05% Risk Rating: Low to Medium</p>	<p>BMO Global Innovators Fund Active ETF Series BGIN Distribution Yield: 0.4 Q Mgmt. Fee: 0.95% Risk Rating: Medium</p>	<p>BMO Global Dividend Opportunities Fund Active ETF Series BGDV Distribution Yield: 2.2 M Mgmt. Fee: 0.75% Risk Rating: Medium</p>
<p>Brookfield BMO Brookfield Global Renewables Infrastructure Fund ETF Series GRNI Distribution Yield: 2.4% Q Mgmt. Fee: 0.8% Risk Rating: Medium</p>		<p>Brookfield BMO Brookfield Global Real Estate Tech Fund ETF Series TOWR Distribution Yield: 1.8% Q Mgmt. Fee: 0.8% Risk Rating: Medium</p>		<p>BMO Women In Leadership Fund ETF Series WOMN Distribution Yield: 1.1% A Mgmt. Fee: 0.35% Risk Rating: Medium</p>	
FIXED INCOME					
<p>PIMCO BMO Global Strategic Bond Fund ETF Series ZGSB Distribution Yield: 4.5% Q Mgmt. Fee: 0.73% Risk Rating: Low to Medium</p>		<p>BMO Sustainable Global Multi-Sector Bond Fund ETF Series ZMSB Distribution Yield: 3.5% Q Mgmt. Fee: 0.60% Risk Rating: Low</p>		<p>BMO Core Plus Bond Fund ETF Series ZCPB Distribution Yield: 3.0% Q Mgmt. Fee: 0.50% Risk Rating: Low</p>	

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

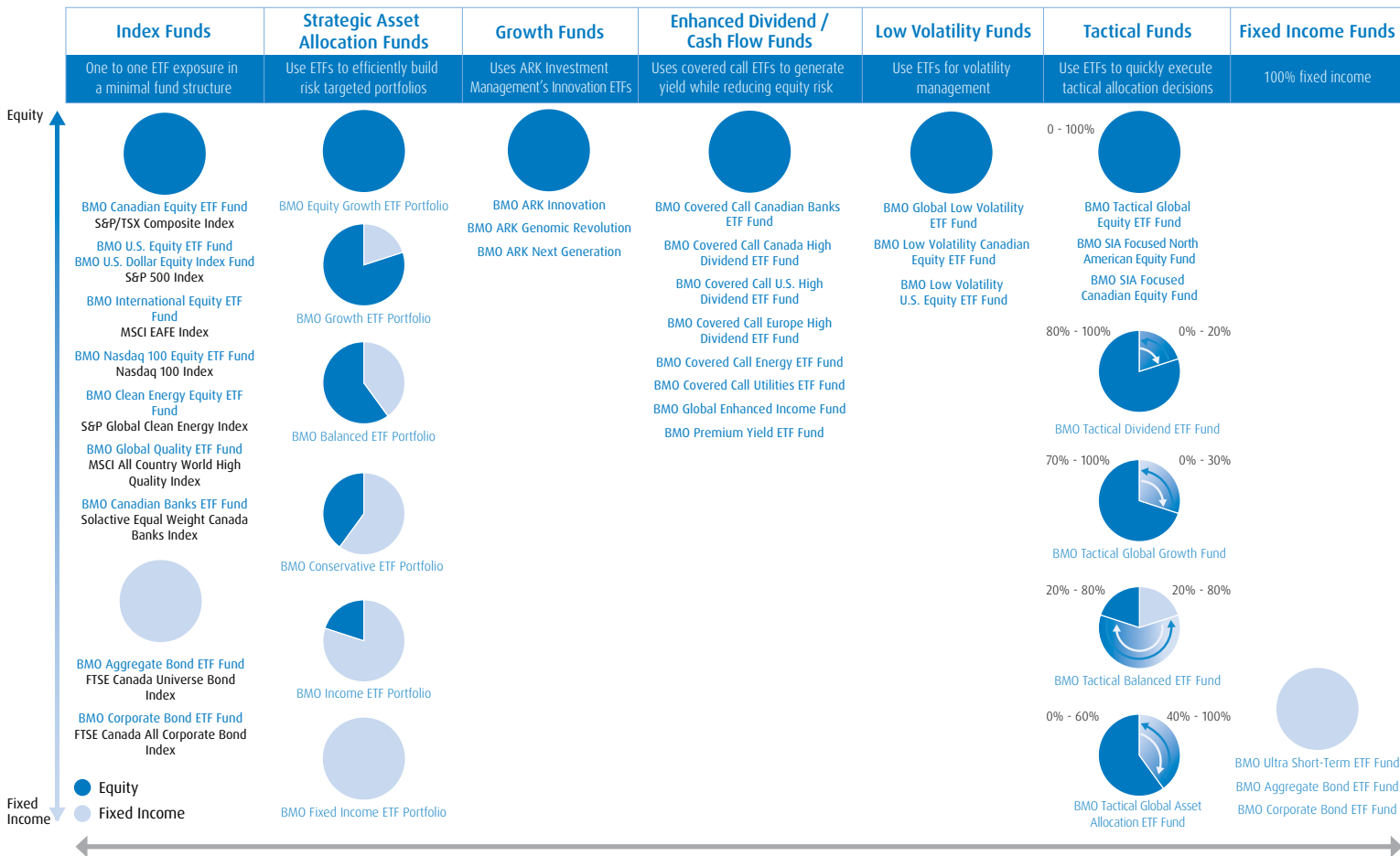
Performance Data

Ticker	Inception Date	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BROAD BASED EQUITY ETFs							
ZCN	29/May/09	6.01%	12.04%	5.92%	9.27%	6.93%	7.64%
ZIU	2/10ct/23	-	-	-	-	-	-
ZDM	20/Oct/09	11.95%	16.67%	9.61%	9.89%	8.16%	7.73%
ZEA	10/Feb/14	8.68%	14.54%	6.14%	7.25%	6.90%	7.01%
ZEM	20/Oct/09	9.82%	14.50%	-2.72%	3.74%	4.89%	4.46%
ZUE	29/May/09	14.78%	22.83%	8.54%	13.31%	11.37%	13.21%
ZSP	14/Nov/12	18.87%	28.19%	13.31%	15.67%	15.26%	17.50%
ZSPU	14/Nov/12	15.14%	24.14%	9.65%	14.67%	12.44%	14.43%
ZDJ	29/May/09	4.12%	14.09%	4.76%	8.42%	9.57%	11.76%
ZOQ	19/Jan/10	16.82%	28.72%	9.77%	19.77%	17.26%	17.34%
ZNQ	15/Feb/19	21.00%	34.36%	14.65%	22.20%	-	22.19%
ZNQ.U	12/Feb/21	17.20%	30.11%	10.94%	-	-	11.42%
ZMID.F	5/Feb/20	5.49%	11.63%	2.97%	-	-	7.76%
ZMID	5/Feb/20	9.42%	16.86%	7.49%	-	-	10.10%
ZMID.U	5/Feb/20	5.98%	13.16%	4.02%	-	-	9.39%
ZSM.LF	5/Feb/20	-1.40%	6.73%	-1.77%	-	-	-5.16%
ZSM.L	5/Feb/20	2.35%	11.89%	2.61%	-	-	7.55%
ZSM.L.U	5/Feb/20	-0.86%	8.35%	-0.71%	-	-	6.85%
ZJPN	24/Jan/22	9.86%	15.59%	-	-	-	7.62%
ZJPN.F	24/Jan/22	24.31%	30.95%	-	-	-	24.20%
ZID	19/Jan/10	19.38%	32.67%	12.03%	12.55%	13.21%	9.40%
ZCH	19/Jan/10	5.35%	-3.53%	-22.32%	-9.06%	-1.02%	0.38%
FACTOR ETFs							
ZLB	21/Oct/11	4.84%	7.21%	6.87%	8.28%	9.86%	11.54%
ZLH	10/Feb/16	4.59%	4.54%	4.67%	6.76%	-	8.23%
ZLU	19/Mar/13	8.12%	8.68%	8.73%	8.48%	12.03%	13.28%
ZLU.U	19/Mar/13	4.73%	5.24%	5.22%	7.54%	9.29%	10.44%
ZLD	10/Feb/16	4.06%	7.76%	3.85%	3.92%	-	6.41%
ZLI	2/Sep/15	2.05%	6.47%	1.33%	1.89%	-	4.64%
ZLE	17/May/16	6.95%	12.03%	-1.83%	-0.71%	-	-1.14%
ZUQ.F	16/Jul/20	18.27%	29.39%	10.05%	-	-	15.32%
ZUQ	5/Nov/14	22.54%	35.01%	14.77%	17.99%	-	16.87%
ZUQ.U	16/Jul/20	18.69%	30.74%	11.05%	-	-	16.41%
ZGQ	5/Nov/14	21.99%	33.14%	12.16%	16.52%	-	14.74%
ZEQ	10/Feb/14	9.88%	12.72%	6.32%	10.06%	9.59%	9.98%
ZDV	21/Oct/11	3.27%	8.25%	6.18%	7.89%	5.29%	6.93%
ZUD	19/Mar/13	7.20%	12.26%	5.76%	6.49%	7.56%	9.06%
ZDY	19/Mar/13	10.86%	16.93%	10.03%	8.44%	11.16%	12.63%
ZDY.U	19/Mar/13	7.37%	13.24%	6.48%	7.51%	8.45%	9.81%
ZDH	2/Sep/15	11.34%	16.86%	12.42%	9.59%	-	8.60%
ZDI	5/Nov/14	8.49%	15.47%	9.83%	7.51%	-	6.59%
ZVC	4/Oct/17	4.85%	11.64%	9.30%	9.76%	-	7.91%
ZVU	4/Oct/17	6.50%	16.09%	5.11%	8.24%	-	7.87%
STRUCTURED OUTCOME							
ZOCT	2/Oct/23	-	-	-	-	-	-
ZJAN	26/Jan/24	-	-	-	-	-	-
ZUEA	2/Oct/23	-	-	-	-	-	-
ZEBA	2/Oct/23	-	-	-	-	-	-
ENHANCED INCOME ETFs							
ZWC	9/Feb/17	2.01%	6.42%	4.43%	5.06%	-	4.71%
ZWS	2/Mar/18	6.53%	9.88%	4.50%	7.18%	-	6.52%
ZWH	10/Feb/14	10.16%	14.37%	8.71%	9.08%	10.40%	10.71%
ZWH.U	12/Feb/15	6.70%	10.76%	5.20%	8.15%	-	7.89%
ZWA	20/Oct/11	3.64%	11.55%	4.28%	7.69%	8.09%	9.68%
ZWE	9/Sep/15	8.10%	12.62%	9.57%	7.69%	-	7.56%
ZWP	2/Mar/18	7.30%	13.84%	9.08%	7.09%	-	5.68%
ZWG	16/Jan/20	8.98%	14.48%	7.24%	-	-	7.32%
ZWB	28/Jan/11	0.55%	5.23%	1.10%	5.80%	6.29%	7.54%
ZWB.U	24/Jan/22	-2.61%	1.90%	-	-	-	-5.94%
ZWK	15/Feb/19	15.57%	33.79%	-3.31%	1.34%	-	1.33%
ZWU	20/Oct/11	2.20%	0.84%	0.14%	1.99%	2.71%	3.89%
ZWHC	23/Jan/23	8.26%	9.97%	-	-	-	5.10%
ZWEN	23/Jan/23	9.68%	21.33%	-	-	-	8.46%
ZWT	20/Jan/21	31.75%	51.73%	18.36%	-	-	19.77%
ZWQT	19/Jun/23	9.58%	15.63%	-	-	-	17.03%
ZPAY.F	21/Jan/20	3.30%	8.29%	3.49%	-	-	5.47%
ZPAY	15/Jan/20	6.83%	12.55%	7.45%	-	-	7.38%
ZPAY.U	15/Jan/20	3.46%	8.98%	3.98%	-	-	6.26%
ZPH	9/Feb/17	1.28%	10.14%	4.73%	5.57%	-	3.53%
ZPW	2/Sep/15	4.75%	14.53%	8.85%	7.21%	-	4.69%
ZPW.U	2/Sep/15	1.46%	10.91%	5.34%	6.30%	-	4.39%

Ticker	Inception Date	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
SECTOR ETFs							
ZEB	20/Oct/09	0.67%	8.88%	3.18%	8.72%	8.38%	9.90%
ZUT	19/Jan/10	-0.11%	-5.34%	-3.98%	5.27%	6.65%	6.51%
ZRE	19/May/10	-4.29%	-1.93%	-4.16%	1.29%	4.95%	7.20%
ZIN	14/Nov/12	5.33%	10.38%	5.42%	8.68%	7.51%	10.70%
ZUB	19/May/10	10.14%	34.14%	-4.59%	2.58%	4.90%	6.22%
ZBK	10/Feb/14	14.20%	41.05%	-0.29%	5.35%	9.01%	8.90%
ZUH	19/May/10	-0.26%	-1.35%	-4.58%	5.05%	7.77%	11.85%
ZHU	15/Feb/19	3.39%	3.31%	-0.29%	7.06%	-	6.70%
ZGI	19/Jan/10	4.73%	8.51%	6.48%	5.69%	7.06%	10.73%
STPL	7/Apr/17	2.84%	-0.74%	2.59%	4.83%	-	4.37%
COMM	2/May/18	16.21%	25.52%	6.18%	10.75%	-	10.94%
DISC	7/Apr/17	7.24%	11.83%	3.26%	10.49%	-	10.55%
ZEO	20/Oct/09	15.32%	24.67%	23.26%	16.20%	0.60%	1.69%
ZGD	14/Nov/12	21.63%	27.19%	9.03%	12.32%	6.49%	1.76%
ZJG	19/Jan/10	17.08%	21.92%	6.87%	9.08%	4.45%	-0.79%
ZEAT	23/Jan/23	-1.22%	-5.53%	-	-	-	-11.27%
ZMT	20/Oct/09	16.94%	18.56%	7.27%	9.70%	0.62%	-0.11%
RESPONSIBLE INVESTING ETFs							
ESGA	15/Jan/20	1.13%	8.67%	1.58%	-	-	6.18%
ESGY	15/Jan/20	19.64%	31.05%	13.82%	-	-	15.35%
ESGE	16/Jan/20	10.17%	15.76%	6.24%	-	-	6.31%
ESGG	16/Jan/20	16.52%	26.25%	11.32%	-	-	12.22%
ZGRN	24/Jan/22	13.88%	21.45%	-	-	-	10.01%
ZCLN	20/Jan/21	-11.38%	-23.99%	-12.80%	-	-	-18.78%
ESGB	15/Jan/20	1.08%	6.27%	-0.32%	-	-	0.71%
ESGF	15/Jan/20	-1.30%	3.06%	-4.04%	-	-	-1.60%
ESGH	12/Feb/21	4.23%	12.10%	2.94%	-	-	2.24%
ESGH.F	12/Feb/21	0.62%	7.64%	-0.86%	-	-	-0.42%
FIXED INCOME ETFs							
Canadian Percise Market							
ZCS	20/Oct/09	2.26%	7.23%	1.25%	2.04%	2.23%	2.67%
ZCS.L	9/Feb/17	2.26%	7.23%	1.25%	2.05%	-	2.14%
ZCM	19/Jan/10	1.28%	7.05%	-0.52%	1.41%	2.71%	3.82%
ZLC	19/Jan/10	-1.72%	3.47%	-2.89%	-0.73%	2.70%	4.62%
ZPS	20/Oct/09	1.18%	4.80%	0.12%	0.95%	1.34%	1.83%
ZPS.L	9/Feb/17	1.18%	4.81%	0.12%	0.96%	-	1.17%
ZFS	20/Oct/09	1.11%	4.46%	0.05%	0.75%	0.99%	1.40%
ZFS.L	9/Feb/17	1.11%	4.45%	0.05%	0.74%	-	0.86%
ZMP	19/Mar/13	-0.41%	3.85%	-1.59%	0.22%	1.92%	2.02%
ZPL	19/Mar/13	-3.76%	-0.40%	-5.85%	-2.93%	1.76%	1.83%
ZFM	29/May/09	-0.94%	2.43%	-2.63%	-0.85%	0.94%	2.19%
ZFL	19/May/10	-4.89%	-2.54%	-7.20%	-4.28%	0.41%	2.18%
Canadian Fixed Income							
ZAG	19/Jan/10	-0.39%	3.66%	-1.85%	-0.14%	1.76%	2.63%
ZSB	2/Mar/18	1.53%	5.54%	0.52%	1.28%	-	1.69%
ZCB	2/Mar/18	0.98%	6.16%	-0.34%	1.07%	-	2.05%
ZDB	10/Feb/14	-0.40%	3.75%	-1.97%	-0.03%	1.76%	1.95%
ZSDB	24/Jan/22	1.55%	5.94%	-	-	-	1.33%
ZCDB	24/Jan/22	1.83%	7.09%	-	-	-	1.36%
ZMMK	29/Nov/21	2.55%	5.20%	-	-	-	3.67%
ZST	28/Jan/11	2.67%	5.58%	3.07%	2.42%	1.96%	2.03%
ZST.L	9/Feb/17	2.67%	5.58%	3.07%	2.43%	-	2.26%
ZMBS	5/Feb/20	1.63%	5.16%	0.61%	-	-	1.17%
ZGB	2/Mar/18	-0.93%	2.66%	-2.48%	-0.65%	-	0.84%
ZRR	19/May/10	-0.95%	0.93%	-3.28%	-0.68%	1.19%	2.47%
ZBI	24/Jan/22	6.46%	12.26%	-	-	-	2.31%
ZBBB	5/Feb/20	1.92%	7.42%	0.68%	-	-	1.65%
ZQB	5/Feb/20	1.88%	6.86%	0.70%	-	-	1.37%
US/global Fixed Income							
ZUAG	23/Jan/23	2.38%	5.73%	-	-	-	2.73%
ZUAG.F	23/Jan/23	-1.21%	1.43%	-	-	-	0.23%
ZUAG.U	23/Jan/23	-0.83%	2.39%	-	-	-	1.13%
ZSU	10/Feb/14	1.14%	5.21%	-0.29%	0.98%	1.41%	1.44%
ZMU	20/Mar/13	-0.46%	4.41%	-3.09%	0.13%	1.96%	2.08%
ZIC	19/Mar/13	3.19%	8.90%	0.84%	1.68%	4.95%	4.98%
ZIC.U	19/Mar/13	-0.05%	5.45%	-2.41%	0.78%	2.32%	2.30%
ZUCM	2/Oct/23	-	-	-	-	-	-
ZUCM.U	2/Oct/23	-	-	-	-	-	-
ZUS.U	15/Feb/19	2.58%	5.56%	2.86%	2.12%	-	2.12%
ZUS.V	15/Feb/19	2.59%	5.56%	2.86%	2.12%	-	2.17%
ZTS	28/Feb/17	3.89%	7.26%	2.66%	1.37%	-	1.30%

Ticker	Inception Date	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
ZIS.U	28/Feb/17	0.62%	3.87%	-0.66%	0.48%	-	0.88%
ZIM	28/Feb/17	2.22%	4.74%	-0.45%	-0.06%	-	0.81%
ZIM.U	28/Feb/17	-0.99%	1.43%	-3.66%	-0.95%	-	0.39%
ZIL.F	5/Feb/20	-6.26%	-8.58%	-12.39%	-	-	-7.94%
ZIL	28/Feb/17	-2.75%	-4.29%	-8.80%	-4.33%	-	-1.37%
ZTL.U	28/Feb/17	-5.81%	-7.32%	-11.75%	-5.15%	-	-1.76%
TIPS	23/Jan/23	4.09%	5.95%	-	-	-	3.29%
TIPS.F	23/Jan/23	0.47%	1.72%	-	-	-	0.84%
TIPS.U	23/Jan/23	0.82%	2.60%	-	-	-	1.68%
ZIIP	20/Jan/21	5.58%	8.75%	5.45%	-	-	4.85%
ZIIP.U	20/Jan/21	2.26%	5.30%	2.03%	-	-	2.48%
ZIIP.F	20/Jan/21	1.95%	4.57%	1.64%	-	-	2.10%
ZJK	4/Oct/17	5.49%	13.70%	4.37%	3.68%	-	4.49%
ZHY	20/Oct/09	1.80%	9.10%	0.25%	1.92%	2.37%	4.59%
ZJK.U	12/Feb/21	2.17%	10.09%	0.99%	-	-	1.38%
ZFH	10/Feb/14	5.04%	12.53%	6.35%	4.35%	4.86%	4.89%
ZEF	21/May/10	2.04%	8.71%	-2.96%	-0.80%	1.19%	3.33%
PREFERRED SHARES							
ZPR	14/Nov/12	15.46%	23.58%	2.26%	6.83%	1.83%	1.74%
ZPR.U	24/Jan/22	11.83%	19.66%	-	-	-	-2.24%
ZHP	9/Feb/17	5.08%	12.60%	-4.27%	0.55%	-	-1.35%
ZUP	9/Feb/17	8.86%	17.57%	-0.28%	2.41%	-	2.92%
ZUP.U	9/Feb/17	5.44%	13.86%	-3.50%	1.53%	-	2.30%
ASSET ALLOCATION ETFs							
ZCON	15/Feb/19	4.53%	9.57%	1.90%	4.17%	-	4.79%
ZBAL	15/Feb/19	7.20%	12.98%	4.05%	6.45%	-	6.92%
Z							

BMO ETF Based Mutual Funds



Name	Advisor Series	Series F	Advisor Series MER (%)	Series F MER (%)
PASSIVE INDEX FUNDS				
BMO Canadian Equity ETF Fund	BM070144 (Series A Retail)	BM095144	0.94 (Series A Retail)	0.34
BMO U.S. Equity ETF Fund	BM070722 (Series A Retail)	BM095722	0.99 (Series A Retail)	0.39
BMO U.S. Dollar Equity Index Fund	BM070803 (Series A Retail)	BM095803	0.98 (Series A Retail)	0.43
BMO International Equity ETF Fund	BM070727 (Series A Retail)	BM095727	1.05 (Series A Retail)	0.45
BMO Nasdaq 100 Equity ETF Fund	BM070120 (Series A Retail)	BM095120	0.96 (Series A Retail)	0.40
BMO Canadian Banks ETF Fund	BM099262	BM095262	1.41 [†]	0.28
BMO Aggregate Bond ETF Fund	BM099322	BM095322	0.64	0.09
BMO Corporate Bond ETF Fund	BM099323	BM095323	0.72	0.17
BMO Clean Energy ETF Fund	BM070119 (Series A Retail)	BM095119	0.96	0.40
BMO Global Quality ETF Fund	BM099263	BM095263	1.64	0.51
FIXED INCOME FUNDS				
BMO Ultra Short-Term Bond Fund	BM099338	BM095338	0.73	0.17
GROWTH FUNDS				
BMO ARK Innovation Fund	BM099265	BM095265	1.97	0.85
BMO ARK Genomic Revolution Fund	BM099264	BM095264	1.98	0.85
BMO ARK Next Generation Internet Fund	BM099267	BM095267	1.96	0.85
STRATEGIC ASSET ALLOCATION FUNDS				
BMO ETF PORTFOLIOS				
BMO Fixed Income ETF Portfolio	BM099700	BM095700	1.01	0.45
BMO Income ETF Portfolio	BM099701	BM095701	1.67	0.56
BMO Conservative ETF Portfolio	BM099702	BM095702	1.67	0.56
BMO Balanced ETF Portfolio	BM099703	BM095703	1.72	0.61
BMO Growth ETF Portfolio	BM099704	BM095704	1.72	0.62
BMO Equity Growth ETF Portfolio	BM099705	BM095705	1.78	0.67

Name	Advisor Series	Series F	Advisor Series MER (%)	Series F MER (%)
STRATEGIC ASSET ALLOCATION FUNDS (CONT.)				
BMO USD ETF PORTFOLIOS				
BMO USD Income ETF Portfolio	BM099816	BM095816	1.54	0.57
BMO USD Conservative ETF Portfolio	BM099814	BM095814	1.59	0.51
BMO USD Balanced ETF Portfolio	BM099812	BM095812	1.61	0.47
ENHANCED DIVIDEND / CASH FLOW FUNDS				
BMO Covered Call Canadian Banks ETF Fund	BM099765	BM095765	1.64	0.73
BMO Covered Call Canada High Dividend ETF Fund	BM099127	BM095127	1.65	0.73
BMO Covered Call U.S. High Dividend ETF Fund	BM099766	BM095766	1.65	0.73
BMO Covered Call Europe High Dividend ETF Fund	BM099767	BM095767	1.64	0.73
BMO Global Enhanced Income Fund	BM099166	BM095166	1.85	0.73
BMO Premium Yield ETF Fund	BM099324	BM095324	1.86 [†]	0.73 [†]
BMO Covered Call Energy ETF Fund	BM099330	BM095330	1.86 [†]	0.71
BMO Covered Call Utilities ETF Fund	BM099331	BM095331	1.86	0.73
LOW VOLATILITY FUNDS				
BMO Global Low Volatility ETF Fund	BM099326	BM095326	1.70	0.57
BMO Low Volatility Canadian Equity ETF Fund	BM099772	BM095772	1.43	0.40
BMO Low Volatility U.S. Equity ETF Fund	BM099109	BM095109	1.40	0.32
TACTICAL FUNDS				
BMO Tactical Balanced ETF Fund	BM099222	BM095222	1.81	0.71
BMO Tactical Dividend ETF Fund	BM099734	BM095734	1.86	0.78
BMO Tactical Global Growth Fund	BM099762	BM095762	1.75	0.64
BMO Tactical Global Asset Allocation ETF Fund	BM099763	BM095763	1.70	0.71
BMO Tactical Global Equity ETF Fund	BM099217	BM095217	1.90	0.92
BMO SIA Focused North American Equity Fund	BM099258	BM095258	1.89	0.82
BMO SIA Focused Canadian Equity Fund	BM099257	BM095257	1.86	0.80

Management Expense Ratios (MERs) are as of September 30, 2023, unless denoted by a dagger (†), in which case the MERs are estimated as the funds are less than one year old. FE = Front-end, LL = Low Load. Low Load and DSC purchase options are no longer available for sale.

The cost of the underlying ETFs are included in the MERs of the ETF based BMO Mutual Funds. BMO Mutual Funds refers to certain mutual funds and/or series of mutual funds offered by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal. Commissions, trailing commissions (if applicable), management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus of the relevant mutual fund before investing. Mutual funds are not guaranteed.

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Visit bmo.com/etfs or contact Client Services at 1-800-361-1392.

View roadmap online on the **ETF Dashboard**.



Roadmap Disclaimer

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.**

Cash distributions, if any, on units of a BMO ETF (other than accumulating units or units subject to a distribution reinvestment plan) are expected to be paid primarily out of dividends or distributions, and other income or gains, received by the BMO ETF less the expenses of the BMO ETF, but may also consist of non-taxable amounts including returns of capital, which may be paid in the manager's sole discretion. To the extent that the expenses of a BMO ETF exceed the income generated by such BMO ETF in any given month, quarter, or year, as the case may be, it is not expected that a monthly, quarterly, or annual distribution will be paid. Distributions, if any, in respect of the accumulating units of BMO Short Corporate Bond Index ETF, BMO Short Federal Bond Index ETF, BMO Short Provincial Bond Index ETF, BMO Ultra Short-Term Bond ETF and BMO Ultra Short-Term US Bond ETF will be automatically reinvested in additional accumulating units of the applicable BMO ETF. Following each distribution, the number of accumulating units of the applicable BMO ETF will be immediately consolidated so that the number of outstanding accumulating units of the applicable BMO ETF will be the same as the number of outstanding accumulating units before the distribution. Non-resident unitholders may have the number of securities reduced due to withholding tax. Certain BMO ETFs have adopted a distribution reinvestment plan, which provides that a unitholder may elect to automatically reinvest all cash distributions paid on units held by that unitholder in additional units of the applicable BMO ETF in accordance with the terms of the distribution reinvestment plan. For further information, see the distribution policy in the BMO ETFs' prospectus.

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 June 30, 2024.

Risk Ratings are determined based on the historical volatility of a BMO ETF as measured by the standard deviation of its performance against its mean. The risk categorization of a BMO ETF may change over time and historical volatility is not indicative of future volatility. Risk Ratings for new BMO ETFs are as per prospectus.

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