BMO Tactical Global Bond ETF Fund

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A tactical global bond fund based on relative strength analysis.

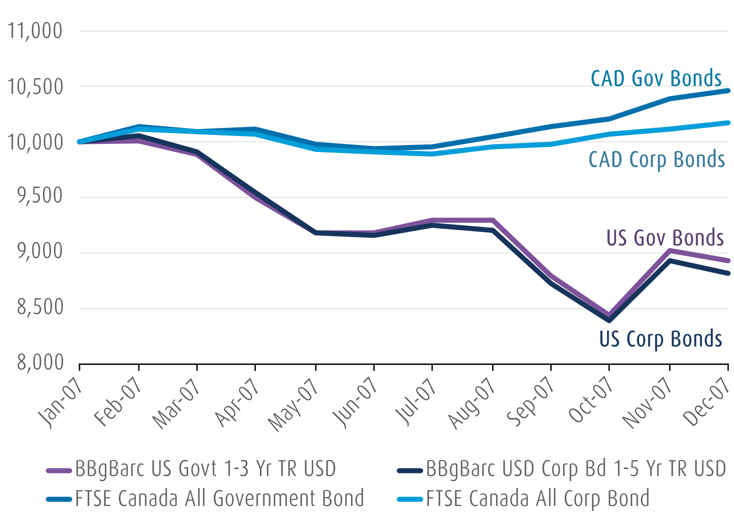
SIA Wealth ranks fixed-income ETFs in the US and Canada to determine the relative strength in the bond market. SIA Wealth then compares government to corporate, long-duration to short-duration, US to Canada to International bonds. This bond fund can only purchase investment grade bonds.

True Tactical™ Truly tactical sleeve that fully automates your asset allocation

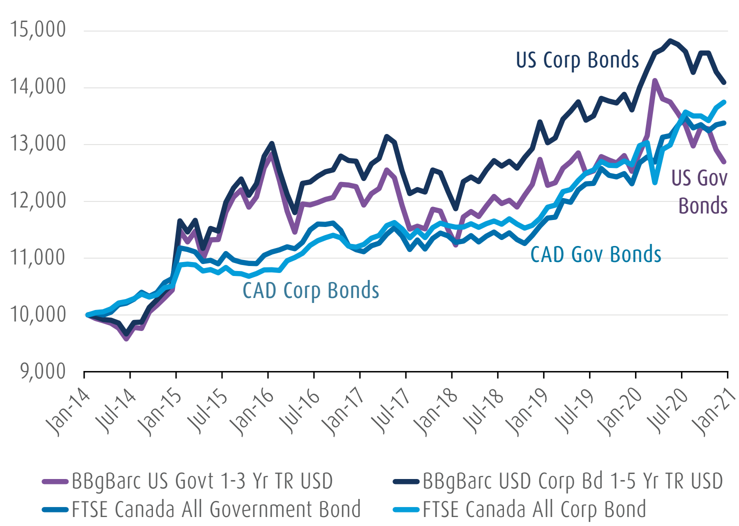
Change is inevitable, make sure your portfolio is ***tactical.***

Example of Index Returns that demonstrate shifts in comparative performance which Tactical Investing attempts to capture in selective asset rotation.

2000 – 2010



2010 – 2020



Source: Bloomberg Nov 30 2020.

Past performance should not be seen as an indication of future performance. Charts are provided for illustrative purposes only. Index performance is provided as a benchmark but is not illustrative of any particular investment. You cannot invest directly in an index.

BMO TACTICAL GLOBAL BOND ETF FUND

INVESTMENT PROCESS

BULLISH TOWARDS EQUITIES

When the markets are bullish, equities tend to rank higher.

BEARISH TOWARDS EQUITIES

When markets are bearish, bonds, cash and commodities tend to rank higher.

HIGHEST RELATIVE STRENGTH

- US Corporate Bonds
- International Developed Market Bonds
- Long Duration Bonds
- US Government Bonds
- Canadian Corporate Bonds
- Short Duration Bonds
- Canadian Government Bonds
- Emerging Market Bonds
- US T-Bills
- Cash

LOWEST RELATIVE STRENGTH

THIS CHART IS FOR ILLUSTRATIVE PURPOSES ONLY

EQUITIES BONDS COMMODITIES CASH

A representative example that illustrates the foundation of our investment process.

- SIA Wealth analyzes the investable universe daily to develop ranking reports to determine what is bought or sold and when.
- SIA Wealth purchases investments within the top rankings and sell when they move down the rankings.
- SIA Wealth's process adapts to the constant movement within our reports and enables us to align with the global flow of money.

TACTICAL GLOBAL EQUITY MANDATE

FUND PARAMETERS

MEDIUM RISK[1]

EXPOSURE TO:

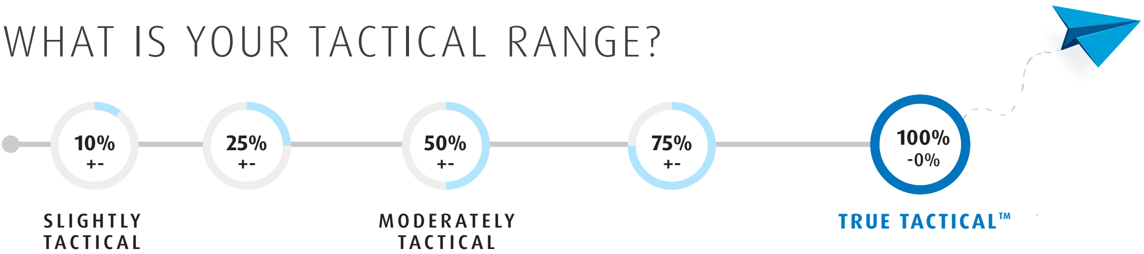
- Canadian & US Government bonds
- Canadian & US Corporate bonds
- Short & Long Duration bonds
- Investment grade bonds only

SIA's **TRUE TACTICAL™** approach is designed to

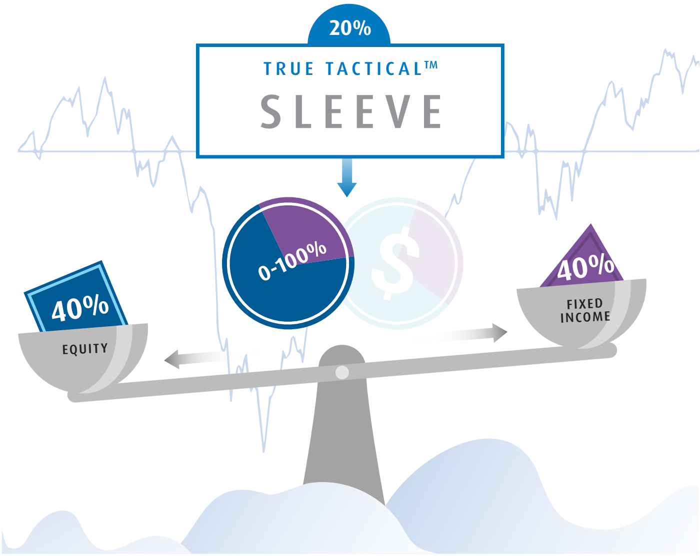
GROW AND SAFEGUARD WEALTH

BMO Global Asset Management is proud to partner with SIA Wealth, a Canadian independent investment management firm that helps investors grow and safeguard their wealth through financial technology.

WHAT IS YOUR TACTICAL RANGE?



Make sure your portfolio is tactical by adding a **TRUE TACTICAL™** sleeve.



► **Benefit from Automated Tactical Asset Allocation – the ability to reduce equity exposure without having to sell positions in your portfolio**

BMO Global Asset Management — **SIA Wealth Management Inc.**

Series	MER (%)*	Front End†	Low Load‡	Deferred Sales Charge‡
Advisor Series	1.60	BMO99220	BMOF98220	BMO97220
F Series	0.84	BMO95220		
Advisor US$	1.60	BMO79220	BMO78220	BMO77220
F US$	0.84	BMO40220		

*Management Expense Ratio (MER) as at September 30, 2019. † Sales Charge ‡ Low Load and DSC purchase option are no longer available for sale.

BMO Global Asset Management

[1] Risk is defined as the uncertainty of a return and the potential for capital loss in your investment.

The information contained herein is not, and should not be construed as, investment, tax or legal advice to any party. Investments should be evaluated relative to the individual's investment objectives and professional advice should be obtained with respect to any circumstance.

Commissions, management fees and expenses (if applicable) may be associated with investments in mutual funds and exchange traded funds (ETFs). Trailing commissions may be associated with investments in mutual funds. Please read the fund facts, ETF Facts or prospectus before investing. Mutual funds and ETFs are not guaranteed, their values change frequently and past performance may not be repeated.

For a summary of the risks of an investment in BMO Mutual Funds or BMO ETFs, please see the specific risks set out in the prospectus of the relevant mutual fund or ETF . BMO ETFs trade like stocks, fluctuate in market value and may trade at a discount to their net asset value, which may increase the risk of loss. Distributions are not guaranteed and are subject to change and/or elimination.

BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and separate entity from Bank of Montreal. BMO ETFs are managed and administered by BMO Asset Management Inc., an investment fund manager and portfolio manager and separate legal entity from Bank of Montreal.

BMO Global Asset Management is a brand name that comprises BMO Asset Management Inc., BMO Investments Inc., BMO Asset Management Corp., BMO Asset Management Limited and BMO's specialized investment management firms.