

Unlock a steady stream with BMO GAM's Cash Flow Generating Solutions:

Fund	Distribution Yield *** Advisor Series	Monthly Payment on a \$250,000 Investment	Exposure	Risk Rating**	MER (As of September 30, 2024)	
	As of July 31, 2025	As of July 31, 2025			Advisor Series	Series F

Enhanced Dividend:

BMO Covered Call Canadian Banks ETF Fund ¹	5.47%	\$1,140	Canadian banks, approximately equal weighted	Medium	1.63	0.73
BMO Covered Call U.S. High Dividend ETF Fund ²	5.55%	\$1,157	Dividend paying U.S. companies	Medium	1.65	0.73
BMO Covered Call Europe High Dividend ETF Fund ³	6.02%	\$1,254	Dividend paying European companies	Medium	1.68	0.73
BMO Covered Call Canada High Dividend ETF Fund ⁴	5.61%	\$1,169	Dividend paying Canadian companies	Medium	1.65	0.73
BMO Covered Call Utilities ETF Fund ⁵	6.61%	\$1,377	Dividend Paying utilities companies including telecommunications and pipeline companies	Medium	1.86	0.71
BMO Covered Call Energy ETF Fund ⁶	8.58%	\$1,787	Energy and energy related companies, which may include clean energy companies.	High	1.85	0.73
BMO Global Enhanced Income Fund ⁷	5.50%	\$1,145	Global equity exchange traded funds that are higher yielding than the broader equity market.	Medium	1.85	0.71

Yield Generation:

BMO Ultra Short-Term Bond ETF Fund ⁷	2.52%	\$524	Short-term fixed income securities with a remaining effective term to maturity of one year or less	Low	0.72	0.17
BMO Strategic Equity Yield Fund ⁸	7.41%	\$1,545	North American and/or global equity securities exposure through the use of derivatives and/or structured notes.	Low to medium	1.76	0.67
BMO Premium Yield ETF Fund ⁹	6.59%	\$1,373	Diversified portfolio of U.S. large capitalization companies	Low to medium	1.87	0.71

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

**All investments involve risk. The value of a Mutual Fund can go down as well as up and you could lose money. The risk of a Mutual Fund is rated based on the volatility of the Mutual Fund's returns using the standardized risk classification methodology mandated by the Canadian Securities Administrators. Historical volatility doesn't tell you how volatile a Mutual Fund will be in the future. A Mutual Fund with a risk rating of "low" can still lose money. For more information about the risk rating and specific risks that can affect a Mutual Fund's returns, see the BMO Mutual Fund's simplified prospectus.



Fund (Advisor Series) Performance	1 mo	3 mo	1 yr	2 yr	3yr	5 yr	SI	Inc. Date
BMO Covered Call Canadian Banks ETF Fund	1.5	11.2	22.2	14.1	9.8	13.1	8.3	16-04-28
BMO Covered Call U.S. High Dividend ETF Fund	1.3	6.8	2.6	8.3	8.7	10.5	7.7	16-04-28
BMO Covered Call Europe High Dividend ETF Fund	0.3	1.2	1.7	6.3	8.9	9.2	6.1	16-04-28
BMO Covered Call Canada High Dividend ETF Fund	1.2	6.2	12.5	10.9	7.4	10.9	5.5	18-05-14
BMO Covered Call Utilities ETF Fund	1.9	2.6	12.1	9.34	-	-	7.9	23-06-16
BMO Covered Call Energy ETF Fund	3.0	9.4	-1.6	6.97	-	-	9.4	23-06-16
BMO Global Enhanced Income Fund	1.0	6.8	5.8	10.20	8.96	-	7.6	22-05-30
BMO Ultra Short-Term Bond ETF Fund	0.1	0.5	3.2	4.09	-	-	4.1	23-06-16
BMO Strategic Equity Yield Fund	1.2	7.2	6.3	5.48	-	-	4.8	23-06-16
BMO Premium Yield ETF Fund	1.4	4.9	5.7	8.63	-	-	9.1	23-03-29

Source: BMO Global Asset Management, Annualized Performance as of (As of July 31, 2025)

- ¹ \$250000 invested on July 31, 2025 would generate \$1139.72 a month (\$250000/12.7224= 19650.38 units paying \$0.058 per unit)
- ² \$250000 invested on July 31, 2025 would generate \$1157.1 a month (\$250000/12.0992= 20662.52 units paying \$0.056 per unit)
- ³ \$250000 invested on July 31, 2025 would generate \$1253.69 a month (\$250000/9.3723= 26674.35 units paying \$0.047 per unit)
- ⁴ \$250000 invested on July 31, 2025 would generate \$1169.04 a month (\$250000/9.4094= 26569.18 units paying \$0.044 per unit)
- ⁵ \$250000 invested on July 31, 2025 would generate \$1377.32 a month (\$250000/10.1647= 24594.92 units paying \$0.056 per unit)
- ⁶ \$250000 invested on July 31, 2025 would generate \$1786.84 a month (\$250000/9.7938= 25526.35 units paying \$0.07 per unit)
- ⁷ \$250000 invested on July 31, 2025 would generate \$1145.46 a month (\$250000/10.0396= 24901.39 units paying \$0.046 per unit)
- ⁸ \$250000 invested on July 31, 2025 would generate \$524.3 a month (\$250000/10.0133= 24966.79 units paying \$0.021 per unit)
- ⁹ \$250000 invested on July 31, 2025 would generate \$1544.53 a month (\$250000/9.4365= 26492.87 units paying \$0.0583 per unit)
- ¹⁰ \$250000 invested on July 31, 2025 would generate \$1372.87 a month (\$250000/10.1976= 24515.57 units paying \$0.056 per unit)

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.

Portfolio holdings are subject to change without notice and may not represent current or future portfolio composition. The portfolio data is "as of" the date indicated, and we disclaim any responsibility to update the information. MERs are as of Sept 30, 2023, unless denoted by two asterisks ("**"), in which case the MERs are estimated as the funds are less than one year old.

BMO Global Asset Management is a brand name that comprises BMO Asset Management Inc. and BMO Investments Inc..

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. The indicated rates of return are the historical annual compounded total returns for the period indicated including changes in unit value and reinvestment of all distributions and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. Distributions are not guaranteed and are subject to change and/or elimination.

For a summary of the risks of an investment in BMO Mutual Funds, please see the specific risks set out in the prospectus.

BMO Mutual Funds are managed by BMO Investments Inc., which is an investment fund manager and a separate legal entity from Bank of Montreal.

®/™ BMO (M-bar roundel symbol) is a registered trademark of Bank of Montreal, used under licence

Discover BMO GAM's range of cash flow driven funds: Reliable Growth - Stable Returns

Empower your future with BMO GAM's Cash Flow Generating Funds- each fund is designed to balance risk and reward, delivering consistent cash with growth potential that is tailored to your investment goals. Trust BMO GAM to help you achieve your financial goals with innovative solutions.

Fund	Advisor Series	ETF Ticker
BMO Covered Call Canadian Banks ETF Fund	BM099765	ZWB
BMO Covered Call U.S. High Dividend ETF Fund	BM099766 BM079766 (USD)	ZWH
BMO Covered Call Europe High Dividend ETF Fund	BM099767	ZWE
BMO Covered Call Canada High Dividend ETF Fund	BM099127	ZWC
BMO Covered Call Utilities ETF Fund	BM099331	ZWU
BMO Covered Call Energy ETF Fund	BM099330	ZWEN
BMO Ultra Short-Term Bond ETF Fund	BM099338	ZST
BMO Strategic Equity Yield Fund	BM099290	-
BMO Premium Yield ETF Fund	BM099324	ZPAY
BMO Global Enhanced Income Fund	BM099166	-