

SIA Wealth Management

Focused on creating wealth

Unconstrained, high conviction Canadian and North American solutions

Tactical equity solutions that are designed to gain access to the relative strength analysis expertise of SIA Wealth Management in a high conviction, unconstrained portfolio of 15+ equities.

**BMO SIA Focused Canadian Equity Fund /
BMO SIA Focused Canadian Equity Fund ETF Series (ZFC)**

**BMO SIA Focused North American Equity Fund /
BMO SIA Focused North American Equity Fund ETF Series (ZFN)**

SIA Wealth Management Inc. (SIAMM) are tactical managers using relative strength analysis to remove emotion and bias from the investment selection process. Investors can benefit from meaningful shifts that position the concentrated portfolio based on market conviction for greater growth potential in bull markets and the potential for advanced protection in bear markets.

Leveraging SIA Wealth’s Disciplined Systematic Framework

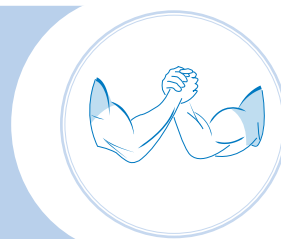


Focused

The chances of outperforming a benchmark can be increased with a focus on a smaller number of high quality names. The portfolios will hold 15+ individual securities in order to gain concentrated exposure to the stocks with a higher relative strength versus their peers.

Relative Strength Analysis

SIA Wealth Management Inc. utilizes a proprietary investment process that relies heavily on relative strength. Relative strength is an investment technique that compares the price movement of a security versus its peers in order to determine which securities have the strongest relative price movement. Relative strength helps to identify the securities that stand out as opportunities while at the same time identifying those that should be avoided.

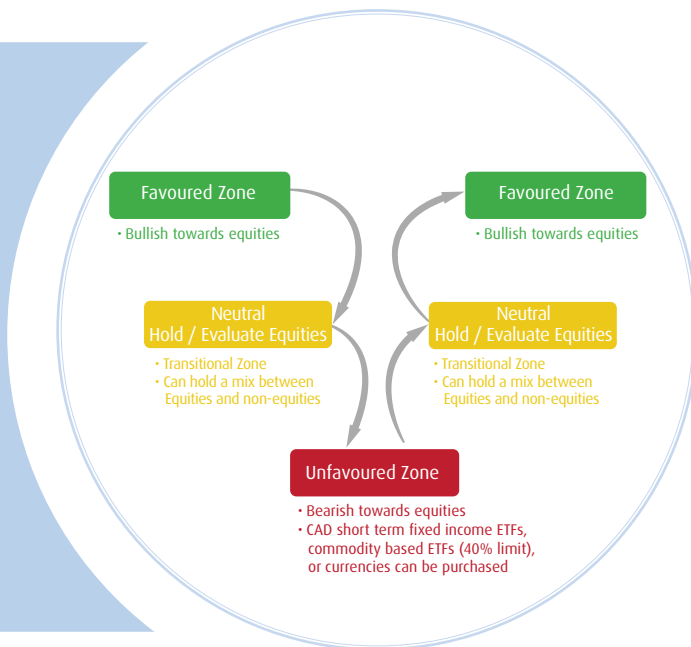


Unconstrained

An unconstrained approach to investing allows managers to be fully tactical. When equities are out of favour, portfolio managers have the ability to move to cash-like investments including commodities. In addition for the North American portfolio SIA Wealth will allocate the geographic exposure where the strength is, be that US or Canadian equities.

Disciplined Risk Management Process

Following a rules based investment process that is not biased or influenced by human emotion can make all the difference in returns. SIA Wealth uses a proprietary system to evaluate risk in equity markets. The system is akin to a traffic light where when it flashes green the fund will invest in equities; if it flashes yellow (cautious) the fund can hold equities and CAD short term fixed income ETFs, when moving from red to yellow zone the fund may purchase equities; and lastly if the system flashes red the equity allocation will be 0%, and CAD short term fixed income ETFs, commodities, commodity sensitive equity, or currencies can be purchased (commodities limited to 40% of the portfolio).



SIA Wealth Management Inc.



Jeremy Fehr
Chief Executive Officer



Ted Bader
President



Paul Vendrinsky, CFA
Portfolio Manager

Fund Codes

BMO SIA Focused Canadian Equity Fund				BMO SIA Focused North American Equity Fund			
Series	MER (%)	Sales Charge	Low Load	Series	MER (%)	Sales Charge	Low Load
ETF	0.84	ZFC	-	ETF	0.90	ZFN	-
F Series	0.75	BM095257	-	F Series	0.80	BM095258 / BM040258 (\$US)	-
Advisor Series	1.88	BM099257	BM098257	Advisor Series	1.97	BM099258 / BM079258 (\$US)	BM098258 / BM078258 (\$US)
A Series	1.97	BM070257	-	A Series	1.95	BM070258	-

Commissions, management fees and expenses all may be associated with investments in mutual funds. Trailing commissions may be associated with investments in certain series of securities of mutual funds. Please read the fund facts, ETF facts or prospectus of the relevant mutual fund before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. For a summary of the risks of an investment in the BMO Mutual Funds, please see the specific risks set out in the prospectus. ETF Series of the BMO Mutual Funds 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. BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and a separate legal entity from Bank of Montreal.

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