

# Convenient Cash Flow BMO Balanced ETF (ZBAL.T)

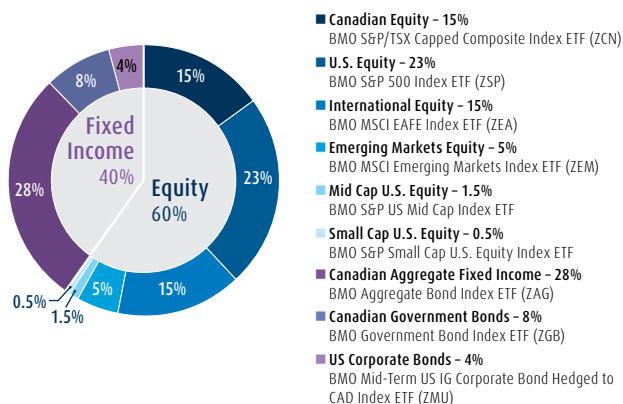
A New Addition to BMO’s Asset Allocation ETFs ZBAL.T – BMO Balanced ETF (6% Payout Series)

- ZBAL.T is the first of its kind in Canada, bringing popular T Series solutions to the ETF space
- ZBAL.T pays out a 6% annual distribution via a fixed monthly distribution based off year end Net Asset Value (NAV) ( $NAV \times 6\% / 12 \text{ months}$ )

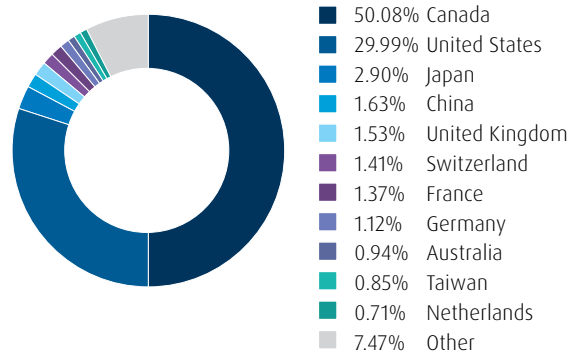
Investors who are looking for specific cash flow needs, BMO’s Balanced T Series Asset Allocation ETF (ticker ZBAL.T) is designed to provide a higher, predictable and potentially more tax-efficient cash flow. Similar to a T6 Mutual Fund ZBAL.T pays a fixed annual distribution rate of 6% paid out monthly (*based on end of year NAV*), which will only pay out Return of Capital (ROC) above the portfolio’s yield less expenses.

## ZBAL.T - BMO Balanced ETF – Fixed Percentage Distributions

### Sector Allocation



### Geographic Allocation

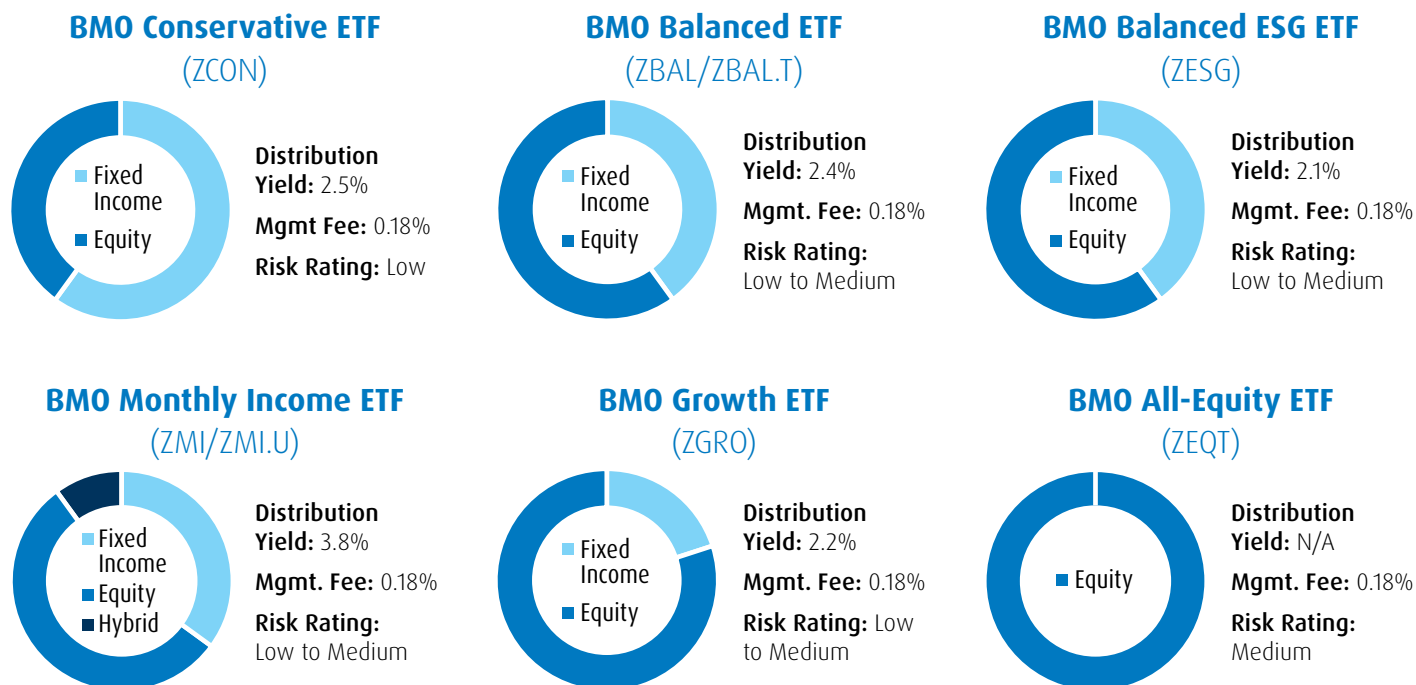


### ZBAL.T Characteristics:



- 6% Payout Series ( $NAV \times 6\% / 12 \text{ months}$ )
- Quarterly Rebalancing
- Low to Medium Risk Rating
- Low Management Fee of 0.18%

BMO's Asset Allocation ETFs are all-in-one investment solutions that allow investors to target a specific risk level based on their investment goals.



Source: BMO Global Asset Management January 20<sup>th</sup> 2022

Annualized Distribution Yield: The most recent regular distribution, or expected distribution, (excluding additional year end distributions) annualized for frequency, divided by current NAV.

The 6 risk-based portfolio solutions combine ETFs to build a single, diversified ETF. Investors are able to find the right portfolio that aligns with their goals and risk tolerance.



The payment of distributions is not guaranteed and may fluctuate. The payment of distributions should not be confused with a fund's performance, rate of return or yield. If distributions paid by the fund are greater than the performance of the fund, your original investment will shrink. Distributions paid as a result of capital gains realized by a fund, and income and dividends earned by a fund 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. Please refer to the funds, distribution policy in the 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, 2020.

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

Commissions, management fees and expenses all may be associated with investments in exchange traded funds. Please read the ETF Facts or prospectus of the BMO ETFs before investing. Exchange traded 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 ETFs, please see the specific risks set out in the BMO ETF's prospectus. 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 ETFs are managed by BMO Asset Management Inc., which is an investment fund manager and a portfolio manager, and a separate legal entity from Bank of Montreal.

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