

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

A+ FundGrade A+ Awards
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 🇨🇦 🇺🇸 🇩🇪 🇩🇪 🇩🇪 Region
 🌐 International
 🌐 Global
 ↑ Emerging Market
 O Optionable ETFs
 Frequency of distribution: **M** Monthly **Q** Quarterly **A** Annually

BROAD BASED EQUITY ETFs			
Canada		International	
BMO S&P/TSX Capped Composite Index ↔ O ZCN Distribution Yield: 2.8% Q Mgmt. Fee: 0.05% Risk Rating: Medium	BMO S&P/TSX 60 Index ↔ O ZIU Distribution Yield: 2.7% Q Mgmt. Fee: 0.13% Risk Rating: Medium	BMO MSCI EAFE Index 🌐 O ZDM A+ O hedged to CAD ZEA O unhedged Distribution Yield: ZDM : 2.6%, ZEA : 2.6% Q Mgmt. Fee: 0.20% Risk Rating: Medium	BMO MSCI Emerging Markets Index ↑ ZEM Distribution Yield: 2.5% A Mgmt. Fee: 0.25 Risk Rating: Medium
U.S.		Countries	
BMO S&P 500 Index 🇺🇸 O ZUE O ZSP A+ ZSP.U O 🇺🇸 hedged to CAD unhedged USD units Distribution Yield: ZUE : 1.0%, ZSP : 1.0%, ZSP.U : 1.0% Q Mgmt. Fee: 0.08% Risk Rating: Medium		BMO Japan Index • ZJPN O ZJPN.F O unhedged hedged Distribution Yield: ZJPN : 1.7%, ZJPN.F : 1.6% A Mgmt. Fee: 0.35% Risk Rating: Medium	
BMO Dow Jones Industrial Average Hedged to CAD Index 🇺🇸 ZDJ O hedged to CAD Distribution Yield: 1.3% Q Mgmt. Fee: 0.23% Risk Rating: Medium	BMO S&P US Mid Cap Index 🇺🇸 O ZMID.F O ZMID O ZMID.U O 🇺🇸 hedged to CAD unhedged USD units Distribution Yield: ZMID.F : 1.4%, ZMID : 1.2%, ZMID.U : 1.3% Q Mgmt. Fee: 0.15% Risk Rating: ZMID : Medium, ZMID.F/ZMID.U : Medium to High		BMO MSCI India Selection Equity Index 🇮🇳 ZID Distribution Yield: 0.3% A Mgmt. Fee: 0.60% Risk Rating: Medium to High
BMO NASDAQ 100 Equity Index 🇺🇸 O ZQQ O ZNQ A+ ZNQ.U O 🇺🇸 hedged to CAD unhedged USD Units Distribution Yield: ZQQ : 0.4%, ZNQ : 0.3%, ZNQ.U : 0.3% A Mgmt. Fee: 0.35% Risk Rating: Medium to High	BMO S&P US Small Cap Index 🇺🇸 O ZSML.F O ZSML O ZSML.U O 🇺🇸 hedged to CAD unhedged USD units Distribution Yield: ZSML.F : 1.6%, ZSML : 1.5%, ZSML.U : 1.6% Q Mgmt. Fee: 0.20% Risk Rating: Medium to High		BMO MSCI China Selection Equity Index 🇨🇳 ZCH Distribution Yield: 1.9% A Mgmt. Fee: 0.60% Risk Rating: High

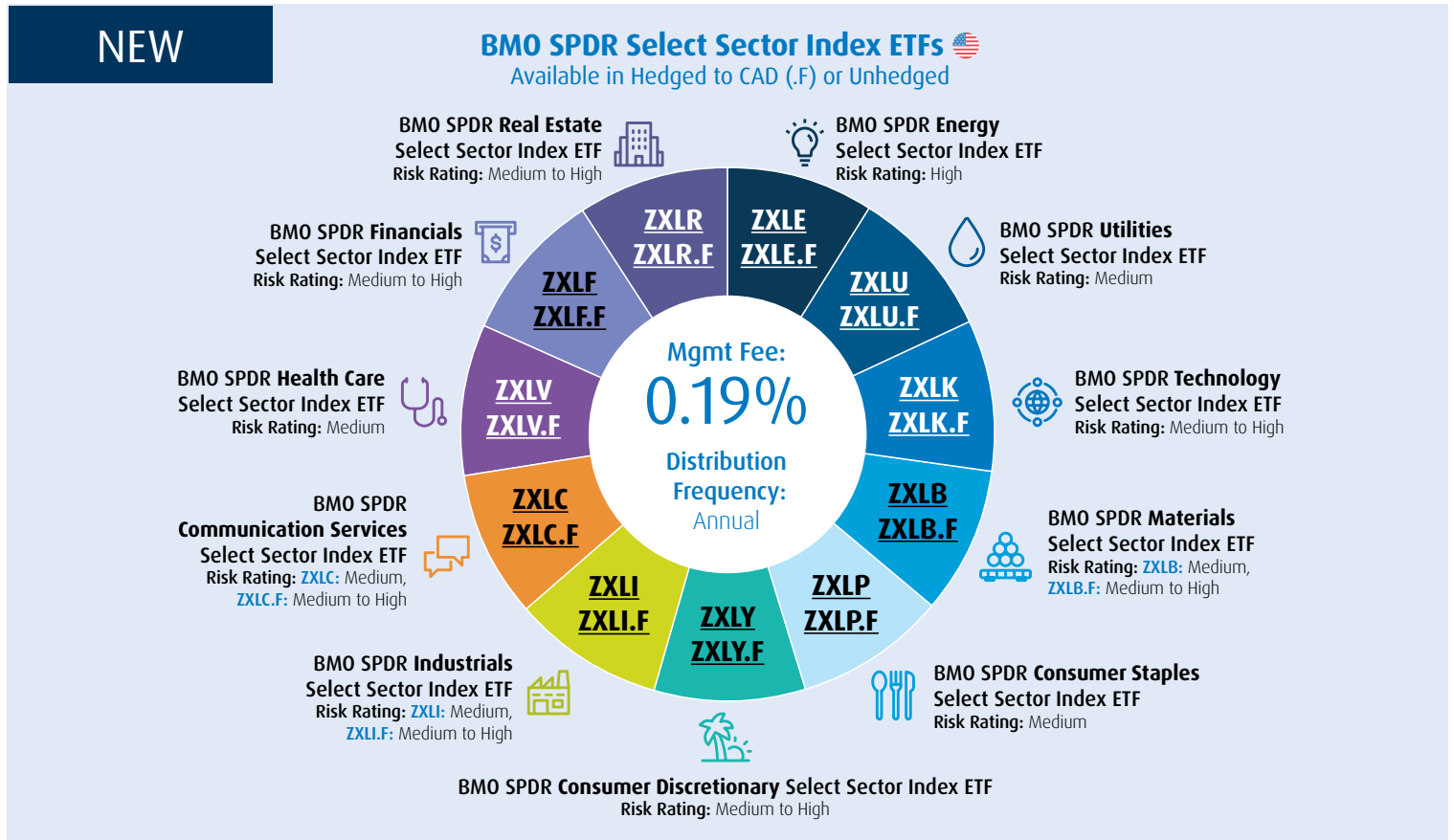
Factor ETFs

LOW VOL	QUALITY	DIVIDEND	VALUE
BMO Low Volatility Canadian Equity ↔ O ZLB Li A+ Distribution Yield: 2.2% Q Mgmt. Fee: 0.35% Risk Rating: Low to Medium	New	BMO MSCI EAFE High Quality Index 🌐 ZIQ Distribution Yield: TBD Q Mgmt. Fee: 0.35% Risk Rating: Medium	BMO Canadian Dividend ↔ ZDY Distribution Yield: 3.7% M Mgmt. Fee: 0.35% Risk Rating: Medium
BMO Low Volatility US Equity 🇺🇸 ZLH O ZLU O ZLU.U O 🇺🇸 hedged to CAD unhedged USD units Distribution Yield: ZLH : 1.9%, ZLU : 1.9%, ZLU.U : 1.9% Q Mgmt. Fee: 0.30% Risk Rating: Medium		BMO MSCI USA High Quality Index 🇺🇸 O ZUQ.F O ZUQ A+ ZUQ.U O 🇺🇸 hedged to CAD unhedged USD Units Distribution Yield: ZUQ.F : 0.6%, ZUQ : 0.6%, ZUQ.U : 0.6% Q Mgmt. Fee: 0.30% Risk Rating: ZUQ.F : Medium to High ZUQ/ZUQ.U : Medium	
BMO Low Volatility International Equity 🌐 ZLD O ZLI O hedged to CAD unhedged Distribution Yield: ZLD : 2.3%, ZLI : 2.2% Q Mgmt. Fee: 0.40% Risk Rating: Medium	BMO MSCI All Country World High Quality Index 🌐 ZGQ A+ Distribution Yield: 0.9% Q Mgmt. Fee: 0.45% Risk Rating: Medium	BMO MSCI Canada Value Index ↔ ZVC Distribution Yield: 2.9% Q Mgmt. Fee: 0.35% Risk Rating: Medium	
BMO Low Volatility Emerging Markets Equity ↑ ZLE Distribution Yield: 3.5% A Mgmt. Fee: 0.45% Risk Rating: Medium	BMO MSCI Europe High Quality Hedged to CAD Index 🇪🇺 ZEQ A+ hedged to CAD Distribution Yield: 1.8% Q Mgmt. Fee: 0.40% Risk Rating: Medium		BMO MSCI USA Value Index 🇺🇸 ZVU Distribution Yield: 2.2% Q Mgmt. Fee: 0.30% Risk Rating: Medium

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Frequency of distribution: M Monthly Q Quarterly A Annually

Sector ETFs



CANADA	BMO Equal Weight Banks Index (+) O ZEB Distribution Yield: 4.1% M Mgmt. Fee: 0.25% Risk Rating: Medium	BMO Equal Weight Utilities Index (+) O ZUT Distribution Yield: 3.9% M Mgmt. Fee: 0.55% Risk Rating: Medium	BMO Equal Weight REITs Index (+) ZRE Distribution Yield: 5.2% M Mgmt. Fee: 0.55% Risk Rating: Medium
U.S.	BMO Equal Weight US Banks Index + ZUB hedged to CAD Distribution Yield: ZUB : 2.5%, ZBK : 2.4% Q Mgmt. Fee: 0.35% Risk Rating: High	BMO Equal Weight US Health Care Index + ZUH hedged to CAD Distribution Yield: ZUH : 0.8%, ZHU : 0.6% A Mgmt. Fee: 0.35% Risk Rating: ZUH : Medium to High, ZHU : Medium	
GLOBAL	BMO Global Consumer Staples Hedged to CAD Index + STPL hedged to CAD Distribution Yield: 2.3% Q Mgmt. Fee: 0.35% Risk Rating: Low to Medium	BMO Global Communications Index + COMM Distribution Yield: 1.2% Q Mgmt. Fee: 0.35% Risk Rating: Medium	BMO Global Consumer Discretionary Hedged to CAD Index + DISC hedged to CAD Distribution Yield: 0.9% Q Mgmt. Fee: 0.35% Risk Rating: Medium to High
COMMODITY ETFs	BMO Gold Bullion ZGLD ZGLD.U ZGLH USD units Hedged to CAD ETF Distribution Yield: TBD A Mgmt. Fee: 0.20% Risk Rating: Medium	BMO Equal Weight Global Gold Index + ZGD A+ Distribution Yield: 0.4% A Mgmt. Fee: 0.55% Risk Rating: High	BMO Junior Gold Index (+) + ZJG Distribution Yield: 0.5% 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: 0.4% A Mgmt. Fee: 0.55% Risk Rating: High

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Innovative Solutions

ENHANCED INCOME ETFs					
Geography	BMO Canadian High Dividend Covered Call (+) ZWC Distribution Yield: 6.7% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO US High Dividend Covered Call ZWS ZWH ZWH.U hedged to CAD unhedged USD units Distribution Yield: ZWS: 6.6%, ZWH: 7.0%, ZWH.U: 6.8% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO Covered Call Dow Jones Industrial Average Hedged to CAD ZWA hedged to CAD Distribution Yield: 6.3% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO Europe High Dividend Covered Call ZWE A+ ZWP hedged to CAD unhedged Distribution Yield: ZWE: 7.2%, ZWP: 6.7% 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: Low to Medium
	BMO Covered Call Canadian Banks (+) ZWB Distribution Yield: ZWB: 6.9%, ZWB.U: 7.1% M Mgmt. Fee: 0.65% Risk Rating: ZWB: Medium, ZWB.U: High	BMO Covered Call US Banks ZWK Distribution Yield: 8.0% M Mgmt. Fee: 0.65% Risk Rating: High	BMO Covered Call Utilities (+) ZWU Distribution Yield: 7.6% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO Covered Call Health Care ZWHC Distribution Yield: 7.0% M Mgmt. Fee: 0.65% Risk Rating: Medium	BMO Covered Call Energy ZWEN Distribution Yield: 10.2% M Mgmt. Fee: 0.65% Risk Rating: High
Sector	BMO Covered Call Technology ZWT Distribution Yield: 5.7% M Mgmt. Fee: 0.65% Risk Rating: Medium to High				

STRUCTURED OUTCOME ETFs				
BMO US Equity Buffer Hedged to CAD - January ZJAN Distribution Yield: 0.5% Q Mgmt. Fee: 0.65% Risk Rating: Medium	BMO US Equity Buffer Hedged to CAD - April ZAPR Distribution Yield: 0.5% Q Mgmt. Fee: 0.65% Risk Rating: Medium	New	BMO US Equity Buffer Hedged to CAD - July ZJUL Distribution Yield: TBD Q Mgmt. Fee: 0.65% Risk Rating: Medium	BMO US Equity Buffer Hedged to CAD - October ZOCT Distribution Yield: 0.5% Q Mgmt. Fee: 0.65% Risk Rating: Medium

Alternative ETFs

ALTERNATIVE INCOME				
BMO Laddered Preferred Share Index (+) ZPR ZPR.U USD units Distribution Yield: ZPR: 5.0%, ZPR.U: 4.8% 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: 6.3%, ZUP: 6.0%, ZUP.U: 6.3% M Mgmt. Fee: 0.45% Risk Rating: Medium	BMO Premium Yield ZPAY.F ZPAY ZPAY.U hedged to CAD unhedged Fund USD units Distribution Yield: ZPAY.F: 7.6%, ZPAY: 7.8%, ZPAY.U: 7.5% M Mgmt. Fee: 0.65% Risk Rating: Low to Medium	BMO US Put Write ZPH ZPW ZPW.U hedged to CAD unhedged USD units Distribution Yield: ZPH: 10.3%, ZPW: 9.9%, ZPW.U: 10.2% M Mgmt. Fee: 0.65% Risk Rating: Low to Medium	
ALTERNATIVE STRATEGIES		ALTERNATIVE ASSET CLASS		
BMO Long Short Canadian Equity (+) ZLSC Distribution Yield: 2.2% Q Mgmt. Fee: 0.65% Risk Rating: Low to Medium	BMO Long Short US Equity ZLSU Distribution Yield: 1.2% Q Mgmt. Fee: 0.65% Risk Rating: Low to Medium	BMO Global Infrastructure Index ZGI Distribution Yield: 2.8% Q Mgmt. Fee: 0.55% Risk Rating: Medium	Brookfield BMO Brookfield Global Renewables Infrastructure Fund ETF Series GRNI Distribution Yield: 2.1% Q Mgmt. Fee: 0.8% Risk Rating: Medium	Brookfield BMO Brookfield Global Real Estate Tech Fund ETF Series TOWR Distribution Yield: 1.6% Q Mgmt. Fee: 0.8% Risk Rating: Medium

Asset Allocation ETFs

40% Equity 60% Fixed Income*	60% Equity 40% Fixed Income*	80% Equity 20% Fixed Income*	100% Equity*	Enhanced Income
BMO Conservative ZCON A+ Distribution Yield: 2.5% Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	BMO Balanced ZBAL A+ Distribution Yield: 2.2% Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	BMO Growth ZGRO A+ Distribution Yield: 2.0% Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	BMO All-Equity ZEQT Distribution Yield: 1.7% Q Mgmt. Fee: 0.18% Risk Rating: Medium	BMO Global Enhanced Income Fund ETF Series ZWQT Distribution Yield: 6.3% M Mgmt. Fee: 0.65% Risk Rating: Medium
BMO Balanced ESG ZESG A+ Distribution Yield: 1.9% Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	BMO Balanced (Fixed Percentage Distribution Units) ZBAL.T Fixed Percentage Distribution Units - T6 Units Distribution Yield: 6.3% M Mgmt. Fee: 0.18% Risk Rating: Low to Medium	BMO Growth (Fixed Percentage Distribution Units) ZGRO.T Fixed Percentage Distribution Units - T6 Units Distribution Yield: 6.3% M Mgmt. Fee: 0.18% Risk Rating: Low to Medium	BMO Monthly Income ZMI ZMI.U USD units Distribution Yield: ZMI: 4.9%, ZMI.U: 5.2% M Mgmt. Fee: 0.18% Risk Rating: ZMI: Low to Medium, ZMI.U: Medium	

*Strategic Asset Allocation mix

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Responsible Investing Equity ETFs



BMO MSCI Canada Selection Equity Index (+) ESGA Distribution Yield: 2.4% Q Mgmt. Fee: 0.15% Risk Rating: Medium	BMO MSCI USA Selection Equity Index ESGY ESGY.F hedged to CAD Distribution Yield: 0.8% Q Mgmt. Fee: 0.20% Risk Rating: Medium	BMO MSCI EAFE Selection Equity Index ESGE Distribution Yield: 2.4% Q Mgmt. Fee: 0.25% Risk Rating: Medium
BMO MSCI Global Selection Equity Index ESGG A+ 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: 2.2% A Mgmt. Fee: 0.35% Risk Rating: High



Long-time Signatory of the UN PRI¹ - 6,527 meetings voted, 698 engagements, 249 milestones achieved²

¹BMO Global Asset Management Inc., together with its affiliate BMO Investments Inc., as BMO Global Asset Management (BMO GAM), has built upon and continues offering ESG/sustainable solutions first offered by the F&C Asset Management plc group of companies in 1984. BMO GAM and F&C Asset Management plc group of companies were affiliates from May 2014 until their sale in November 2021. F&C Asset Management plc group of companies are no longer affiliates of BMO GAM. ²Source: BMO Global Asset Management for the period January through December 2023 This includes engagement and proxy voting activities conducted on behalf of BMO GAM by Responsible Engagement Overlay (reo®), a third-party service, for the period January through December 2023. A milestone is considered when a company makes tangible improvements in its policies and practices that align with our engagement and proxy voting activities.

Active Equity ETFs

TACTICAL			US		
SIA WEALTH BMO SIA Focused Canadian Equity Fund ETF Series (+) ZFC Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: Medium	SIA WEALTH BMO SIA Focused North American Equity Fund ETF Series (+) ZFN Distribution Yield: 0.9% A Mgmt. Fee: 0.80% Risk Rating: Low to Medium	ETF BMO Tactical Dividend Fund ZZD Distribution Yield: 4.2% Q Mgmt. Fee: 0.70% Risk Rating: Low to Medium	Brian Belski BMO U.S. All Cap Equity Fund ETF Series ZACE Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: Medium		
GLOBAL EQUITY					
BMO Global Equity Fund Active ETF Series BGEQ Distribution Yield: 1.0% A Mgmt. Fee: 0.75% Risk Rating: Medium	BMO Global Health Care Fund Active ETF Series BGHC Distribution Yield: 0.0% A Mgmt. Fee: 0.90% Risk Rating: Medium	BMO Global Infrastructure Fund Active ETF Series BGIF Distribution Yield: 3.2% M Mgmt. Fee: 1.05% Risk Rating: Low to Medium	BMO Global Innovators Fund Active ETF Series BGIN Distribution Yield: 0.4% Q Mgmt. Fee: 0.95% Risk Rating: Medium	BMO Global Dividend Opportunities Fund Active ETF Series BGDV Distribution Yield: 2.0% M Mgmt. Fee: 0.75% Risk Rating: Medium	BMO Global REIT Fund Active ETF Series BGRT Distribution Yield: 4.1% M Mgmt. Fee: 0.90% Risk Rating: Medium
BMO Women In Leadership Fund ETF Series WOMN Distribution Yield: 0.1% A Mgmt. Fee: 0.35% Risk Rating: Medium					

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Comprehensive Fixed Income ETFs

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

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 ^{A+} distributing units Duration: 2.7 Distribution Yield: ZCS : 3.3% M ZCS.L : 0.0% Q Yield to Maturity: 3.7% Mgmt. Fee: 0.10% Risk Rating: Low	BMO Mid Corporate Bond Index (+) ZCM Duration: 5.9 Distribution Yield: 3.9% M Yield to Maturity: 4.3% Mgmt. Fee: 0.30% Risk Rating: Low	BMO Long Corporate Bond Index (+) ZLC ^{A+} Duration: 12.4 Distribution Yield: 4.8% M Yield to Maturity: 4.9% Mgmt. Fee: 0.30% Risk Rating: Low to Medium
Provincial	BMO Short Provincial Bond Index (+) ZPS distributing units Duration: 2.7 Distribution Yield: ZPS : 2.9% M ZPS.L : 0.0% Q Yield to Maturity: 2.7% Mgmt. Fee: 0.25% Risk Rating: Low	BMO Mid Provincial Bond Index (+) ZMP ^{A+} Duration: 6.2 Distribution Yield: 2.9% M Yield to Maturity: 3.4% Mgmt. Fee: 0.25% Risk Rating: Low	BMO Long Provincial Bond Index (+) ZPL Duration: 14.3 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 distributing units Duration: 2.6 Distribution Yield: ZFS : 2.2% M ZFS.L : 0.0% Q Yield to Maturity: 2.7% Mgmt. Fee: 0.20% Risk Rating: Low	BMO Mid Federal Bond Index (+) ZFM Duration: 6.6 Distribution Yield: 2.3% M Yield to Maturity: 3.1% Mgmt. Fee: 0.20% Risk Rating: Low	BMO Long Federal Bond Index (+) ZFL Duration: 16.3 Distribution Yield: 3.1% M Yield to Maturity: 3.5% Mgmt. Fee: 0.20% Risk Rating: Low to Medium
Target Maturity Bond ETFs			
New	BMO Target 2027 Canadian Corporate Bond (+) ZXCO Duration: 2.0 Distribution Yield: TBD Q Yield to Maturity: 3.5% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Target 2028 Canadian Corporate Bond (+) ZXCP Duration: 2.9 Distribution Yield: TBD Q Yield to Maturity: 3.6% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Target 2029 Canadian Corporate Bond (+) ZXCO Duration: 3.8 Distribution Yield: TBD Q Yield to Maturity: 3.9% Mgmt. Fee: 0.15% Risk Rating: Low

CANADA				
Broad Based	Discount Bonds	Short-Term	Government	Corporate
BMO Aggregate Bond Index (+) ZAG Duration: 7.0 Distribution Yield: 3.5% M Yield to Maturity: 3.5% Mgmt. Fee: 0.08% Risk Rating: Low	BMO Discount Bond Index (+) ZDB Duration: 7.0 Distribution Yield: 2.4% M Yield to Maturity: 3.4% Mgmt. Fee: 0.09% Risk Rating: Low	BMO Money Market Fund ETF Series (+) ZMMK Distribution Yield: 3.6% M Current Yield: 2.83% Yield to Maturity: 2.9% Mgmt. Fee: 0.12%* Risk Rating: Low	BMO Canadian MBS Index (+) ZMBS Duration: 1.9 Distribution Yield: 1.6% M Yield to Maturity: 3.1% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Canadian Bank Income Index (+) ZBI Duration: 2.2 Distribution Yield: 3.6% Q Yield to Maturity: 4.3% Mgmt. Fee: 0.25% Risk Rating: Low
BMO Short-Term Bond Index (+) ZSB Duration: 2.6 Distribution Yield: 3.0% Q Yield to Maturity: 3.0% Mgmt. Fee: 0.09% Risk Rating: Low	BMO Short-Term Discount Bond (+) ZSDB Duration: 2.6 Distribution Yield: 1.3% Q Yield to Maturity: 2.9% Mgmt. Fee: 0.09% Risk Rating: Low	BMO Ultra Short-Term Bond (+) ZST distributing units Duration: 0.3 Distribution Yield: 2.9% M Yield to Maturity: 3.1% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Government Bond Index (+) ZGB Duration: 7.5 Distribution Yield: 2.8% Q Yield to Maturity: 3.3% Mgmt. Fee: 0.15% Risk Rating: Low	BMO BBB Corporate Bond Index (+) ZBBB ^{A+} Duration: 3.9 Distribution Yield: 3.9% Q Yield to Maturity: 4.0% Mgmt. Fee: 0.15% Risk Rating: Low
BMO Corporate Bond Index (+) ZCB Duration: 5.6 Distribution Yield: 3.9% Q Yield to Maturity: 4.0% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Corporate Discount Bond (+) ZCDB Duration: 3.2 Distribution Yield: 1.8% Q Yield to Maturity: 3.4% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Real Return Bond (+) ZRR Duration: 12.7 Distribution Yield: 4.8% M Yield to Maturity with Inflation Assumption: 3.0% Mgmt. Fee: 0.25% Risk Rating: Low to Medium	BMO High Quality Corporate Bond Index (+) ZQB Duration: 3.1 Distribution Yield: 3.4% Q Yield to Maturity: 3.5% Mgmt. Fee: 0.10% Risk Rating: Low	

RESPONSIBLE INVESTING	
BMO ESG Corporate Bond Index (+) ESGB Duration: 5.4 Distribution Yield: 3.6% Q Yield to Maturity: 3.9% Mgmt. Fee: 0.15% Risk Rating: Low	BMO ESG US Corporate Bond Hedged to CAD Index 🇺🇸 ESGF hedged to CAD Duration: 7.0 Distribution Yield: 4.0% Q Yield to Maturity: 5.1% Mgmt. Fee: 0.20% Risk Rating: Low to Medium



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Frequency of distribution: M Monthly Q Quarterly A Annually

Comprehensive Fixed Income ETFs (Cont'd)

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: 6.0 Distribution Yield: ZUAG : 2.3%, ZUAG.F : 2.5%, ZUAG.U : 2.4% M Yield to Maturity: 4.6% Mgmt. Fee: 0.08% Risk Rating: ZUAG : Low to Medium ZUAG.F/ZUAG.U : Low	BMO USD Cash Management ZUCM ZUCM.U unhedged USD units Duration: 0.2 Distribution Yield: ZUCM : 4.3%, ZUCM.U : 4.2% M Yield to Maturity: 4.3% 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: 2.5 Distribution Yield: 2.4% Q Yield to Maturity: 3.8% Mgmt. Fee: 0.20% Risk Rating: Low to Medium	BMO Short-Term US TIPS Index ZTIP ZTIP.F ZTIP.U Hedged to CAD USD units Duration: 2.4 Distribution Yield: 3.7% ZTIP.F : 3.5%, ZTIP.U : 3.6% Q Yield to Maturity: 3.9%* Mgmt. Fee: 0.15% Risk Rating: ZTIP : Low to Medium ZTIP.F, ZTIP.U : Low	BMO High Yield US Corporate Bond Index ZJK ZHY ZJK.U unhedged Hedged to CAD USD units Duration: 3.1 Distribution Yield: ZJK : 5.9%, ZHY : 6.1%, ZJK.U : 5.9% M Yield to Maturity: 7.7% Mgmt. Fee: 0.55% Risk Rating: Low to Medium
Corporate BMO Short-Term US IG Corporate Bond Hedged to CAD Index ZSU hedged to CAD Duration: 2.5 Distribution Yield: 3.4% M Yield to Maturity: 4.6% Mgmt. Fee: 0.25% Risk Rating: Low	BMO Ultra Short-Term US Bond ZUS.U USD units Duration: 0.5 Distribution Yield: ZUS.U : 4.6% M Yield to Maturity: 4.9% Mgmt. Fee: 0.15% Risk Rating: Low	BMO Mid-Term US Treasury Bond Index ZTM ZTM.U unhedged USD units Duration: 6.1 Distribution Yield: ZTM : 2.8%, ZTM.U : 4.5% Q Yield to Maturity: 4.0% Mgmt. Fee: 0.20% Risk Rating: ZTM : Low to Medium ZTM.U : Low	BMO Floating Rate High Yield ZFH Duration: 0.2 Distribution Yield: 5.8% M Yield to Maturity: 6.5% Mgmt. Fee: 0.40% Risk Rating: Low to Medium	BMO Emerging Markets Bond Hedged to CAD Index ZEF hedged to CAD Duration: 4.3 Distribution Yield: 4.4% M Yield to Maturity: 5.7% Mgmt. Fee: 0.50% Risk Rating: Low to Medium
BMO Mid-Term US IG Corporate Bond Index ZMU ZIC ZIC.U hedged to CAD unhedged USD units Duration: 5.9 Distribution Yield: ZMU : 4.0%, ZIC : 3.8%, ZIC.U : 3.8% M Yield to Maturity: 5.1% 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 : 4.2%, ZTL : 3.2%, ZTL.U : 3.2% Q Yield to Maturity: 4.8% Mgmt. Fee: 0.20% Risk Rating: ZTL : Medium to High ZTL.F, ZTL.U : Medium	EMERGING MARKET		
CLO		ACTIVE FIXED INCOME		
BMO AAA CLO ETF ZAAA.F ZAAA ZAAA.U hedged to CAD CAD units USD units Distribution Yield: TBD Q Mgmt. Fee: 0.20% Risk Rating: Low	BMO Global Strategic Bond Fund ETF Series ZGSB Distribution Yield: 4.5% Q Mgmt. Fee: 0.73% Risk Rating: Low to Medium	BMO Sustainable Global Multi-Sector Bond Fund ETF Series ZMSB Distribution Yield: 3.5% Q Mgmt. Fee: 0.60% Risk Rating: Low	BMO Core Plus Bond Fund ETF Series ZCPB Distribution Yield: 2.9% Q Mgmt. Fee: 0.50% Risk Rating: Low	

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				
BMO Ultra Short-Term US Bond ZUS.U, ZUS.V	BMO Short-Term US TIPS Index ZTIP.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

Canadian Depository Receipts (CDRs)

Invest overseas with ease

CDRs aim to remove these barriers and democratize access to global securities for Canadian investors. CDRs represent fractional shares in companies that trade on foreign stock exchanges but are priced in Canadian dollars and trade on the Cboe Canada exchange.

CDR Ticker	CDR Name	GICS Sector Name	Country Jurisdiction
MB	MERCEDES-BENZ GROUP AG CDR (CAD Hedged)	Consumer Discretionary	Germany
NEST	NESTLE SA CDR (CAD Hedged)	Consumer Staples	Switzerland
TOYM	TOYOTA MOTOR CORP CDR (CAD Hedged)	Consumer Discretionary	Japan
NTDO	NINTENDO CO LTD CDR (CAD Hedged)	Communication Services	Japan
HNDA	HONDA MOTOR CO LTD CDR (CAD Hedged)	Consumer Discretionary	Japan
NVON	NOVO NORDISK A/S CDR (CAD Hedged)	Health Care	Denmark
SAPG	SAP SE CDR (CAD Hedged)	Information Technology	Germany
MUFG	MITSUBISHI UFJ FINANCIAL GROUP CDR (CAD Hedged)	Financials	Japan
SFTB	SOFTBANK GROUP CORP CDR (CAD Hedged)	Communication Services	Japan
MTSU	MITSUBISHI CORP CDR (CAD Hedged)	Industrials	Japan
ASMH	ASML HOLDING NV CDR (CAD Hedged)	Information Technology	Netherlands
NOVN	NOVARTIS AG CDR (CAD Hedged)	Health Care	Switzerland
ROCH	ROCHE HOLDING AG CDR (CAD Hedged)	Health Care	Switzerland
RCHM	CIE FINANCIERE RICHEMONT AG CDR (CAD Hedged)	Consumer Discretionary	Switzerland
UBS	UBS GROUP AG CDR (CAD Hedged)	Financials	Switzerland
SIEM	SIEMENS AG CDR (CAD Hedged)	Industrials	Germany
DTEL	DEUTSCHE TELEKOM AG CDR (CAD Hedged)	Communication Services	Germany
ALIZ	ALLIANZ SE CDR (CAD Hedged)	Financials	Germany
VWA	VOLKSWAGEN AG CDR (CAD Hedged)	Consumer Discretionary	Germany
BMWY	BAYERISCHE MOTOREN WERKE AG CDR (CAD Hedged)	Consumer Discretionary	Germany
SONY	SONY GROUP CORP CDR (CAD Hedged)	Consumer Discretionary	Japan
HTCI	HITACHI LTD. CDR (CAD Hedged)	Industrials	Japan
ABB	ABB LTD CDR (CAD Hedged)	Industrials	Switzerland
ZUR	ZURICH INSURANCE GROUP AG CDR (CAD Hedged)	Financials	Switzerland
LON	LONZA GROUP AG CDR (CAD Hedged)	Health Care	Switzerland
DHL	DHL GROUP CDR (CAD Hedged)	Industrials	Germany
ADI	ADIDAS AG CDR (CAD Hedged)	Consumer Discretionary	Germany
HOL	HOLCIM LTD CDR (CAD Hedged)	Materials	Switzerland
SIKA	SIKA AG CDR (CAD Hedged)	Materials	Switzerland
CANO	Canon Inc.	Technology Information	Japan
INGG	ING Groep N.V.	Financials	Netherlands
BBVA	Banco Bilbao Vizcaya Argentaria, S.A.	Financials	Spain
BSAN	Banco Santander, S.A.	Financials	Spain
ZARA	Industria de Diseño Textil, S.A.	Consumer Discretionary	Spain

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BMO ETF Based Mutual Funds

Easy to use, cost effective solutions

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Performance Data

Table with columns: Ticker, Inception Date, YTD, 1 Year, 3 Year, 5 Year, 10 Year, Since Inception. Sections include Broad Based Equity ETFs, Factor ETFs, Structured Outcome, Enhanced Income ETFs, and Sector ETFs.

Table with columns: Ticker, Inception Date, YTD, 1 Year, 3 Year, 5 Year, 10 Year, Since Inception. Sections include Responsible Investing ETFs, Fixed Income ETFs (Canadian Pericse Market), Canadian Fixed Income, and US/Global Fixed Income.

Table with columns: Ticker, Inception Date, YTD, 1 Year, 3 Year, 5 Year, 10 Year, Since Inception. Sections include Asset Allocation ETFs, Active ETFs, and Sector ETFs.

Performance Data Source: Bloomberg, yields and standard performance data as of April 30, 2025.

Contacts

ETF Specialists

Ontario

<p>Kevin Prins Managing Director, ETF Distribution 416-947-3703 kevin.prins@bmo.com</p>	<p>Esther Choi Vice President, ETF Distribution, Ontario 437-361-7668 Esther.Choi@bmo.com</p>	<p>Drew Burgess Director, Ontario 613-286-1492 andrew.burgess@bmo.com</p>	<p>Chris McGrath Director, Central Ontario & Manitoba 647-669-6642 chris.mcgrath@bmo.com</p>	<p>Julia Howe Director, ETF Distribution, Ontario 647-297-1174 julia.howe@bmo.com</p>	<p>Andrew Headley Director, Ontario 437-216-8276 andrew.headley@bmo.com</p>
<p>Eastern Canada</p>			<p>Western Canada</p>		
<p>Erika Toth Director and Team Lead, Institutional & Advisory, ETF Distribution, Eastern Canada 514-358-2310 erika.toth@bmo.com</p>	<p>Richard Ho Director, ETF Distribution, Eastern Canada 438-889-3727 richard.ho@bmo.com</p>		<p>John Nardozi Vice President, ETF Distribution, Praries 403-763-7212 john.nardozi@bmo.com</p>	<p>Skye Collyer Director, ETF Distribution, Western Canada 604-340-1305 skye.collyer@bmo.com</p>	<p>Hamish Lillico Director, ETF Distribution, Western Canada 778-867-5744 hamish.lillico@bmo.com</p>
<p>Direct Investors</p>			<p>Institutional</p>		
<p>Zayla Saunders Senior Associate, ETF Online Distribution 431-668-1998 zayla.saunders@bmo.com</p>	<p>Erin Allen Director, ETF Online Distribution 437-237-1989 erinl.allen@bmo.com</p>	<p>Michelle Allen Senior Associate, ETF Online Distribution 437-226-1868 michelle3.allen@bmo.com</p>	<p>Jean Carlo Rouzier Director, SW Ontario 416-738-4858 jeancarlo.rouzier@bmo.com</p>	<p>Daniel Stanley Head, Institutional Sales & Service 416-947-3012 daniel.stanley@bmo.com</p>	<p>Mark Webster Director, Institutional Sales & Service 604-562-2851 mark.webster@bmo.com</p>
<p>National Accounts</p>					
<p>Mike Scheiers Vice President, National Accounts 416-274-8174 michael.scheiers@bmo.com</p>					

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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 April 30, 2025.

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