

# All-in-one core solutions

## BMO's Asset Allocation ETFs

**BMO Conservative ETF**  
ZCON

**BMO Balanced ETF**  
ZBAL

**BMO Growth ETF**  
ZGRO

**BMO All-Equity ETF**  
ZEQT

Easy to use, all-in-one solutions that can help any investor stay focused on their goals, regardless of risk appetite.

Here are some key reasons why investors are choosing Asset Allocation ETFs as core investments:

### All-in-One Simplified Investing

Looking for an easier way to manage core asset classes? BMO's Asset Allocation ETFs provide a simple way to get exposure to a full suite of global securities. The underlying holdings in each of the BMO Asset Allocation ETFs are some of the largest and most liquid index ETFs in Canada, providing investors with some of the highest quality ingredients to optimize their portfolio in an all-in-one solution.<sup>1</sup>

**BMO S&P 500 Index ETF**

ZSP

\$16 Billion AUM

**BMO S&P/TSX Capped Composite Index ETF**

ZCN

\$8 Billion AUM

**BMO MSCI EAFE Index ETF**

ZEA

\$8.5 Billion AUM

**BMO MSCI Emerging Markets Index ETF**

ZEM

\$1 Billion AUM

**BMO Aggregate Bond Index ETF**

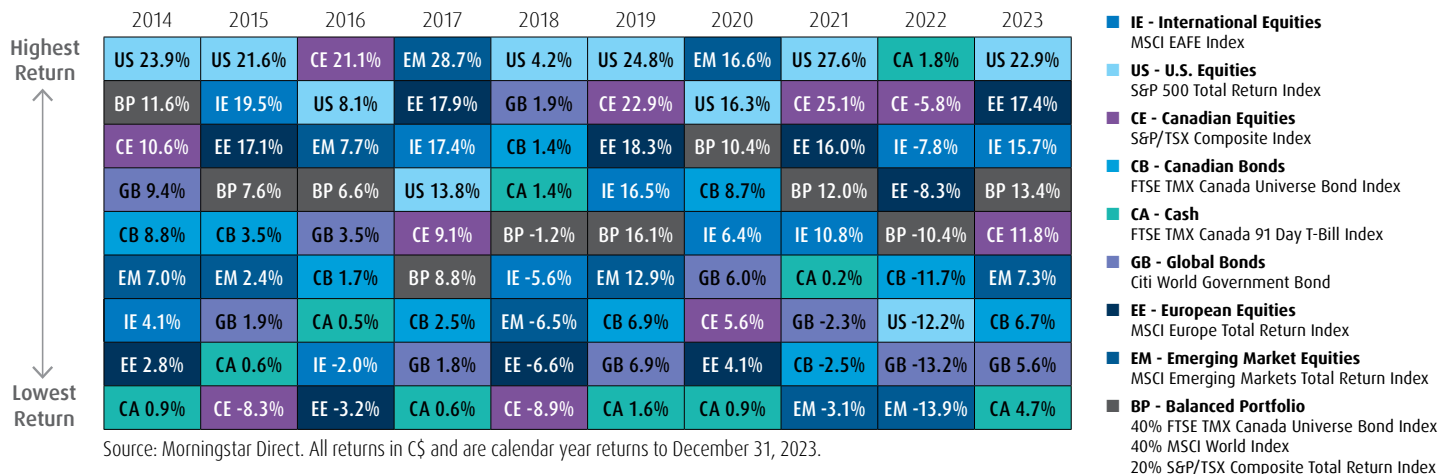
ZAG

\$10 Billion AUM

<sup>1</sup> Assets Under Management (AUM) Source: Bloomberg as of August 31<sup>st</sup> 2024

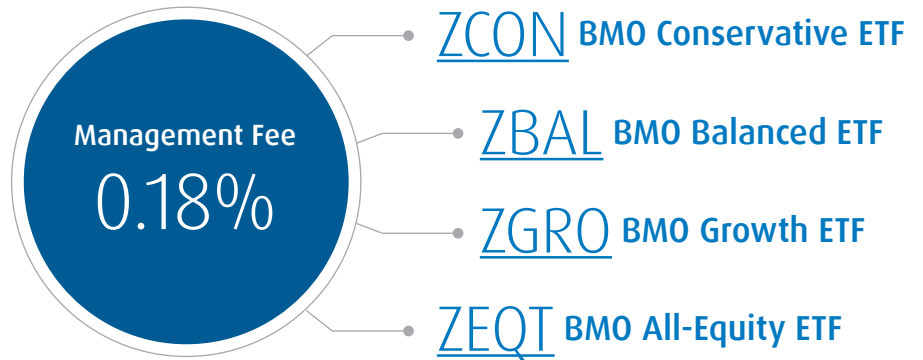
### Broad Diversification

The performance of different asset classes varies greatly under differing economic conditions. Choosing the right asset class, at the right time, can be a difficult task. Having access to a globally diversified portfolio, can help smooth out investment returns over time and take the guesswork out of trying to always pick the winners.



## Low-Cost ETFs

Asset Allocation ETFs tend to charge lower fees compared to other diversified investments<sup>2</sup>. Moreover, asset allocation ETFs can be a cost-effective way to maintain a portfolio without the need to pay for multiple individual ETFs or funds. That means you can keep more of your returns and allow your money to compound at a faster rate.

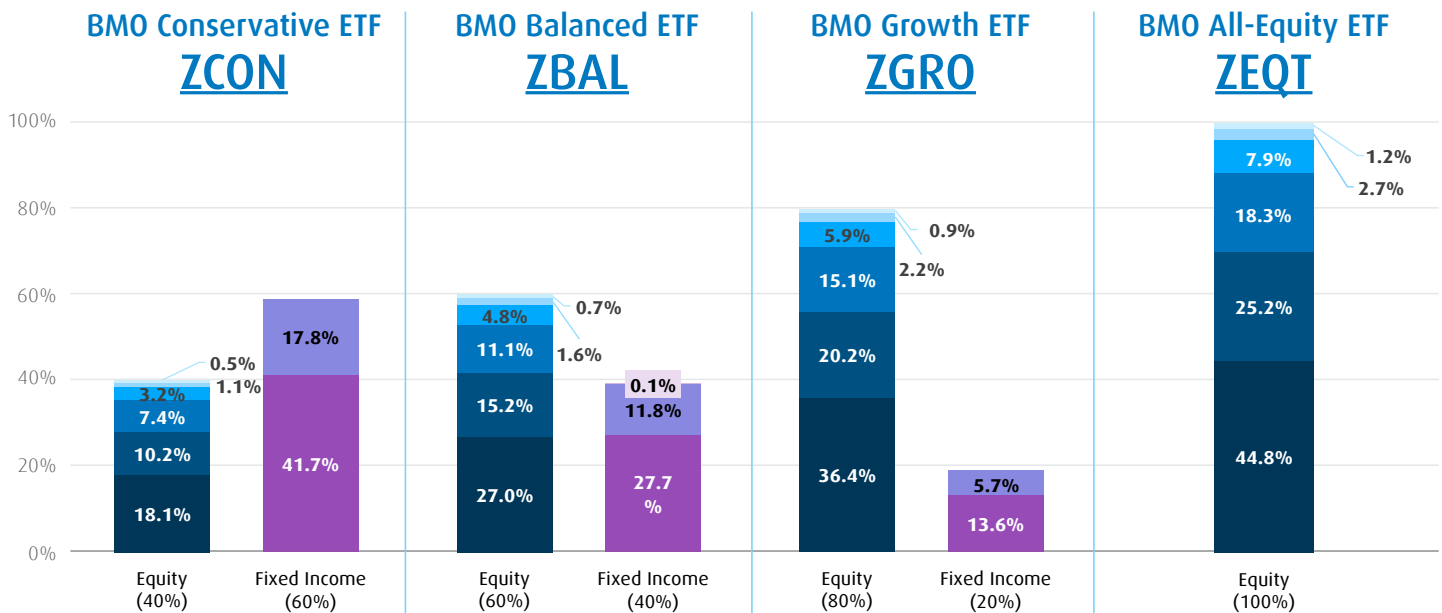


## Simple Automated Portfolio Rebalancing

Market movements will impact the asset allocation of a portfolio causing it to shift over time. BMO's Asset Allocation ETFs will follow a disciplined approach that save investors time and effort. These ETFs will rebalance back to their target asset allocation weights on a quarterly basis making it easier to keep one's investment portfolio on track to achieve their desired risk and return objectives.

## Personalized ETFs

Each investment goal has its own unique asset allocation with its own optimal asset mix. Whether you are saving for retirement, buying a house, or simply needing a core solution to build a portfolio around, BMO's Asset Allocation ETFs are all-in-one low-cost solutions that aim to provide investors with an ETF that is easy to access and simple to use.



- **U.S. Equity**  
BMO S&P 500 Index ETF (ZSP)
- **Canadian Equity**  
BMO S&P/TSX Capped Composite Index ETF (ZCN)
- **International Equity**  
BMO MSCI EAFE Index ETF (ZEA)

- **Emerging Markets Equity**  
BMO MSCI Emerging Markets Index ETF (ZEM)
- **Mid Cap U.S. Equity**  
BMO S&P US Mid Cap Index ETF (ZMID)
- **Small Cap U.S. Equity**  
BMO S&P Small Cap U.S. Equity Index ETF (ZSML)

- **Canadian Aggregate Fixed Income**  
BMO Aggregate Bond Index ETF (ZAG)
- **US Aggregate Fixed Income**  
BMO US Aggregate Bond Index ETF (Hedged Units) (ZUAG.F)
- **Canadian Government Bonds**  
BMO Government Bond Index ETF (ZGB)

## Looking for more?

BMO offers eight asset allocation ETFs where investors can access their optimal asset allocation:

40% Equity 60% Fixed Income <sup>3</sup>	60% Equity 40% Fixed Income <sup>3</sup>	80% Equity 20% Fixed Income <sup>3</sup>	100% Equity <sup>3</sup>
<b>BMO Conservative</b> <b>ZCON</b> Mgmt Fee: 0.18% Risk Rating: Low to Medium	<b>BMO Balanced</b> <b>ZBAL</b> Mgmt Fee: 0.18% Risk Rating: Low to Medium	<b>BMO Growth</b> <b>ZGRO</b> Mgmt Fee: 0.18% Risk Rating: Low to Medium	<b>BMO All-Equity</b> <b>ZEQT</b> Mgmt Fee: 0.18% Risk Rating: Medium
60% Equity 40% Fixed Income <sup>3</sup>			55% Equity 45% Fixed Income <sup>3</sup>
<b>BMO Balanced ESG</b> <b>ZESG</b> Mgmt Fee: 0.18% Risk Rating: Low to Medium	<b>BMO Balanced</b> <b>(Fixed Percentage Distribution Units)<sup>4</sup></b> <b>ZBAL.T</b> Mgmt. Fee: 0.18% Risk Rating: Low to Medium	<b>BMO Growth</b> <b>(Fixed Percentage Distribution Units)<sup>4</sup></b> <b>ZGRO.T</b> Mgmt. Fee: 0.18% Risk Rating: Low to Medium	<b>BMO Monthly Income</b> <b>ZMI</b> <b>ZMI.U</b> USD units Mgmt Fee: 0.18% Risk Rating: ZMI: Low to Medium, ZMI.U: Medium

## BMO Exchange Traded Funds by BMO Global Asset Management

<sup>2</sup> Bloomberg, Aug 31<sup>st</sup>, 2024

<sup>3</sup> Strategic Asset Allocation mix

<sup>4</sup> These units are Fixed Percentage Distribution Units that provide a fixed monthly distribution based on an annual distribution rate. Distributions may be comprised of net income, net realized capital gains and/or a return of capital.

The portfolio holdings are subject to change without notice and only represent a small percentage of portfolio holdings. They are not recommendations to buy or sell any particular security.

Index returns do not reflect transactions costs or the deduction of other fees and expenses and it is not possible to invest directly in an Index. Past performance is not indicative of future results.

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

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Commissions, management fees and expenses (if applicable) all may be associated with investments in mutual funds and ETFs. Trailing commissions may be associated with investments in certain series of securities of mutual funds. Please read the ETF facts, fund facts or prospectus of the relevant mutual fund or ETF before investing. The indicated rates of return are the historical annual compounded total returns including changes in share or unit value and reinvestment of all dividends or distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. 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.

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