

BMO ETF Road Map

Views from the Desk

Your weekly podcast for trade ideas & insights

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Equity ETFs

O = Optional ETFs **Frequency of distribution:** **M** Monthly **Q** Quarterly **A** Annually

Canada	BMO S&P/TSX Capped Composite Index ZCN Distribution Yield: 3.3% Q Mgmt. Fee: 0.05% Risk Rating: Medium		BMO Canadian Dividend ZDV Distribution Yield: 4.2% M Mgmt. Fee: 0.35% Risk Rating: Medium		BMO Low Volatility Canadian Equity ZLB Distribution Yield: 2.6% Q Mgmt. Fee: 0.35% Risk Rating: Low to Medium		BMO MSCI Canada Value Index ZVC Distribution Yield: 3.4% Q Mgmt. Fee: 0.35% Risk Rating: Medium			
	U.S.	BMO S&P 500 Index ZUE ZSP ZSP.U hedged to CAD unhedged USD units Distribution Yield: ZUE: 1.5%, ZSP: 1.5%, ZSP.U: 1.6% Q Mgmt. Fee: 0.08% Risk Rating: Medium		BMO S&P US Mid Cap Index ZMID.F ZMID ZMID.U hedged to CAD unhedged USD units Distribution Yield: ZMID.F: 1.8%, ZMID: 1.7%, ZMID.U: 1.7% Q Mgmt. Fee: 0.15% Risk Rating: ZMID.F: Medium to High, ZMID: Medium, ZMID.U: Medium to High		BMO S&P US Small Cap Index ZSML.F ZSML ZSML.U hedged to CAD unhedged USD units Distribution Yield: ZSML.F: 1.7%, ZSML: 1.5%, ZSML.U: 1.6% Q Mgmt. Fee: 0.20% Risk Rating: Medium to High		BMO Dow Jones Industrial Average Hedged to CAD Index ZDJ hedged to CAD Distribution Yield: 1.7% Q Mgmt. Fee: 0.23% Risk Rating: Medium		BMO NASDAQ 100 Equity Index ZQQ ZNQ ZNQ.U hedged to CAD unhedged USD units Distribution Yield: ZQQ: 0.4%, ZNQ: 0.2%, ZNQ.U: 0.5% A Mgmt. Fee: 0.35% Risk Rating: ZQQ/ZNQ.U: Medium to High ZNQ: Medium
International		BMO US Dividend ZUD ZDY ZDY.U hedged to CAD unhedged USD units Distribution Yield: ZUD: 2.8%, ZDY: 2.6%, ZDY.U: 2.8% M Mgmt. Fee: 0.30% Risk Rating: Medium		BMO Low Volatility US Equity ZLH ZLU ZLU.U hedged to CAD unhedged USD units Distribution Yield: ZLH: 2.3%, ZLU: 2.2%, ZLU.U: 2.2% Q Mgmt. Fee: 0.30% Risk Rating: Medium		BMO MSCI USA Value Index ZVU Distribution Yield: 2.9% Q Mgmt. Fee: 0.30% Risk Rating: Medium		BMO MSCI USA High Quality Index ZUQ.F ZUQ ZUQ.U hedged to CAD unhedged USD units Distribution Yield: ZUQ.F: 1.1%, ZUQ: 1.1%, ZUQ.U: 1.1% Q Mgmt. Fee: 0.30% Risk Rating: ZUQ.F: Medium to High ZUQ/ZUQ.U: Medium		
	Global	BMO MSCI EAFE Index ZDM ZEA hedged to CAD unhedged Distribution Yield: ZDM: 3.1%, ZEA: 3.1% Q Mgmt. Fee: 0.20% Risk Rating: Medium		BMO Japan Index ZJPN ZJPN.F unhedged hedged Distribution Yield: ZJPN: 2.2%, ZJPN.F: 2.1% A Mgmt. Fee: 0.35% Risk Rating: Medium to High		BMO International Dividend ZDH ZDI hedged to CAD unhedged Distribution Yield: ZDH: 4.5%, ZDI: 4.4% M Mgmt. Fee: 0.40% Risk Rating: Medium		BMO Low Volatility International Equity ZLD ZLI hedged to CAD unhedged Distribution Yield: ZLD: 2.7%, ZLI: 2.6% Q Mgmt. Fee: 0.40% Risk Rating: Medium		BMO MSCI Europe High Quality Hedged to CAD Index ZEQ hedged to CAD Distribution Yield: 2.5% Q Mgmt. Fee: 0.40% Risk Rating: Medium
Emerging Markets		BMO MSCI All Country World High Quality Index ZGQ Distribution Yield: 1.6% Q Mgmt. Fee: 0.45% Risk Rating: Medium		BMO MSCI Emerging Markets Index ZEM Distribution Yield: 2.8% A Mgmt. Fee: 0.25% Risk Rating: Medium		BMO Low Volatility Emerging Markets Equity ZLE Distribution Yield: 3.5% A Mgmt. Fee: 0.45% Risk Rating: Medium		BMO MSCI India ESG Leaders Index ZID Distribution Yield: 0.3% A Mgmt. Fee: 0.60% Risk Rating: Medium to High		BMO MSCI China ESG Leaders Index ZCH Distribution Yield: 1.2% A Mgmt. Fee: 0.60% Risk Rating: High

Enhanced Income ETFs

Geography	BMO Canadian High Dividend Covered Call ZWC Distribution Yield: 7.4% 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: 6.1%, ZWH: 6.2%, ZWH.U: 6.0% M Mgmt. Fee: 0.65% Risk Rating: Medium		BMO Covered Call Dow Jones Industrial Average Hedged to CAD ZWA hedged to CAD Distribution Yield: 6.4% M Mgmt. Fee: 0.65% Risk Rating: Medium		BMO Europe High Dividend Covered Call ZWE ZWP hedged to CAD unhedged Distribution Yield: ZWE: 7.2%, ZWP: 7.0% M Mgmt. Fee: 0.65% Risk Rating: Medium		BMO Global High Dividend Covered Call ZWG Distribution Yield: 7.5% M Mgmt. Fee: 0.65% Risk Rating: Medium			
	Sector	BMO Covered Call Canadian Banks ZWB ZWB.U USD Units Distribution Yield: ZWB: 7.9%, ZWB.U: 7.8% M Mgmt. Fee: 0.65% Risk Rating: Medium		BMO Covered Call US Banks ZWK Distribution Yield: 11.1% M Mgmt. Fee: 0.65% Risk Rating: High		BMO Covered Call Utilities ZWU Distribution Yield: 8.3% M Mgmt. Fee: 0.65% Risk Rating: Low to Medium		BMO Covered Call Health Care ZWHC Distribution Yield: 6.5% M Mgmt. Fee: 0.65% Risk Rating: Medium		BMO Covered Call Energy ZWEN Distribution Yield: 8.8% M Mgmt. Fee: 0.65% Risk Rating: High		BMO Covered Call Technology ZWT Distribution Yield: 5.0% M Mgmt. Fee: 0.65% Risk Rating: Medium to High
Alternative Income		BMO Premium Yield ZPAY.F ZPAY ZPAY.U hedged to CAD unhedged USD units Distribution Yield: ZPAY.F: 6.9%, ZPAY: 6.5%, ZPAY.U: 6.7% 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: 8.3%, ZPW: 7.6%, ZPW.U: 7.6% M Mgmt. Fee: 0.65% Risk Rating: Low to Medium				



BMO Global Asset Management is an A+* rated Signatory to the UN PRI.¹

¹ BMO Asset Management Inc., together with its affiliate BMO Investments Inc., as BMO Global Asset Management (BMO GAM), together with its former asset management affiliates in Europe, Asia and the United States, was awarded an A+ rating in the Stewardship and Governance categories for 5 years from 2016-2020 by the United Nations Principles for Responsible Investment (UN PRI). The UN PRI is an investor initiative in partnership with UNEP Finance Initiative and UN Global Compact (see www.unpri.org). This rating is based on objective criteria that placed BMO GAM together with its affiliates at the time for each of the above-noted years in the top 25% of high performing UN PRI signatories globally as well as in North America. UN PRI does an independent assessment of all global signatories annually through an extensive questionnaire. A+ is the highest rating from the UN PRI.

Preferred Shares

O = Optionable ETFs

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

<p>BMO Laddered Preferred Share Index</p> <p>ZPR ZPR.U</p> <p>Distribution Yield: ZPR: 6.0%, ZPR.U: 6.2% M Mgmt. Fee: 0.45% Risk Rating: Medium</p>	<p>BMO US Preferred Share Index</p> <p>ZHP ZUP ZUP.U</p> <p>hedged to CAD unhedged USD units</p> <p>Distribution Yield: ZHP: 7.6%, ZUP: 6.8%, ZUP.U: 7.2% M Mgmt. Fee: 0.45% Risk Rating: Low to Medium</p>
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Responsible Investing ETFs



Equity				
<p>BMO MSCI ACWI Paris Aligned Climate Equity Index</p> <p>ZGRN</p> <p>Distribution Yield: 1.8% Q Mgmt. Fee: 0.25% Risk Rating: Medium..</p>	<p>BMO MSCI Canada ESG Leaders Index</p> <p>ESGA</p> <p>Distribution Yield: 3.1% Q Mgmt. Fee: 0.15% Risk Rating: Medium</p>	<p>BMO MSCI USA ESG Leaders Index</p> <p>ESGY ESGY.F</p> <p>hedged to CAD</p> <p>Distribution Yield: 1.3% Q Mgmt. Fee: 0.20% Risk Rating: Medium</p>	<p>BMO MSCI EAFE ESG Leaders Index</p> <p>ESGE</p> <p>Distribution Yield: 2.9% Q Mgmt. Fee: 0.25% Risk Rating: Medium</p>	<p>BMO MSCI Global ESG Leaders Index</p> <p>ESGG</p> <p>Distribution Yield: 1.7% Q Mgmt. Fee: 0.25% Risk Rating: Medium</p>
<p>BMO MSCI India ESG Leaders Index</p> <p>ZID</p> <p>Distribution Yield: 0.3% A Mgmt. Fee: 0.60% Risk Rating: High</p>	<p>BMO MSCI China ESG Leaders Index</p> <p>ZCH</p> <p>Distribution Yield: 1.2% A Mgmt. Fee: 0.60% Risk Rating: High</p>	<p>ESG Themes</p>	<p>BMO Brookfield Global Renewables Infrastructure Fund Series</p> <p>GRNI</p> <p>Distribution Yield: 2.2% Q Mgmt. Fee: 0.8% Risk Rating: Medium</p>	<p>BMO Clean Energy Index</p> <p>ZCLN</p> <p>Distribution Yield: 1.0% A Mgmt. Fee: 0.35% Risk Rating: High</p>
<p>BMO Women In Leadership Fund</p> <p>WOMN</p> <p>Distribution Yield: 0.0% A Mgmt. Fee: 0.35% Risk Rating: Medium</p>				
Asset Allocation		Fixed Income		
<p>BMO Balanced ESG</p> <p>ZESG</p> <p>Distribution Yield: 2.3% Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium</p>	<p>BMO ESG Corporate Bond Index</p> <p>ESGB</p> <p>Duration: 5.6 Distribution Yield: 3.6% Q Yield to Maturity: 4.7% Mgmt. Fee: 0.15% Risk Rating: Low</p>	<p>BMO ESG US Corporate Bond Hedged to CAD Index</p> <p>ESGF</p> <p>hedged to CAD Duration: 7.3 Distribution Yield: 4.1% Q Yield to Maturity: 5.0% Mgmt. Fee: 0.20% Risk Rating: Low to Medium</p>	<p>BMO ESG High Yield US Corporate Bond Index</p> <p>ESGH ESGH.F</p> <p>unhedged hedged to CAD Duration: 3.9 Distribution Yield: ESGH: 5.5%, ESGH.F: 5.4% M Yield to Maturity: 7.8% Mgmt. Fee: 0.45% Risk Rating: Low to Medium</p>	<p>BMO Sustainable Global Multi-Sector Bond Fund</p> <p>ZMSB</p> <p>Distribution Yield: 3.6% Q Mgmt. Fee: 0.60% Risk Rating: Low to Medium</p>

Sector ETFs

	Canada	U.S.	Global	Global Thematics	Equity Based Commodity
	<p>BMO Equal Weight Banks Index</p> <p>ZEB</p> <p>Distribution Yield: 4.9% M Mgmt. Fee: 0.25% Risk Rating: Medium</p>	<p>BMO Equal Weight Utilities Index</p> <p>ZUT</p> <p>Distribution Yield: 3.9% M Mgmt. Fee: 0.55% Risk Rating: Medium</p>	<p>BMO Equal Weight REITs Index</p> <p>ZRE</p> <p>Distribution Yield: 4.9% M Mgmt. Fee: 0.55% Risk Rating: Medium</p>	<p>BMO Equal Weight Industrials Index</p> <p>ZIN</p> <p>Distribution Yield: 1.8% Q Mgmt. Fee: 0.55% Risk Rating: Medium to High</p>	
	<p>BMO Equal Weight US Banks Index</p> <p>ZUB ZBK</p> <p>hedged to CAD unhedged</p> <p>Distribution Yield: ZUB: 3.4%, ZBK: 3.4% Q Mgmt. Fee: 0.35% Risk Rating: High</p>		<p>BMO Equal Weight US Health Care Index</p> <p>ZUH ZHU</p> <p>hedged to CAD unhedged</p> <p>Distribution Yield: ZUH: 0.4%, ZHU: 0.4% A Mgmt. Fee: 0.35% Risk Rating: ZUH: Medium to High, ZHU: Medium</p>		
	<p>BMO Global Infrastructure Index</p> <p>ZGI</p> <p>Distribution Yield: 3.2% Q Mgmt. Fee: 0.55% Risk Rating: Medium</p>	<p>BMO Global Consumer Staples Hedged to CAD Index</p> <p>STPL</p> <p>hedged to CAD Distribution Yield: 2.2% Q Mgmt. Fee: 0.35% Risk Rating: Low to Medium</p>	<p>BMO Global Communications Index</p> <p>COMM</p> <p>Distribution Yield: 1.8% Q Mgmt. Fee: 0.35% Risk Rating: Medium</p>	<p>BMO Global Consumer Discretionary Hedged to CAD Index</p> <p>DISC</p> <p>hedged to CAD Distribution Yield: 1.2% Q Mgmt. Fee: 0.35% Risk Rating: Medium</p>	
	<p>BMO MSCI Innovation Index</p> <p>ZINN</p> <p>Distribution Yield: 0.0% A Mgmt. Fee: 0.40% Risk Rating: Medium</p>	<p>BMO MSCI Tech & Industrial Innovation Index</p> <p>ZAUT</p> <p>Distribution Yield: 0.6% A Mgmt. Fee: 0.40% Risk Rating: Medium</p>	<p>BMO MSCI Genomic Innovation Index</p> <p>ZGEN</p> <p>Distribution Yield: 0.0% A Mgmt. Fee: 0.40% Risk Rating: Medium</p>	<p>BMO MSCI Fintech Innovation Index</p> <p>ZFIN</p> <p>Distribution Yield: 0.2% A Mgmt. Fee: 0.40% Risk Rating: Medium</p>	<p>BMO MSCI Next Gen Internet Innovation Index</p> <p>ZINT</p> <p>Distribution Yield: 0.2% A Mgmt. Fee: 0.40% Risk Rating: Medium</p>
	<p>BMO Equal Weight Oil & Gas Index</p> <p>ZEO</p> <p>Distribution Yield: 4.9% Q Mgmt. Fee: 0.55% Risk Rating: High</p>	<p>BMO Equal Weight Global Gold Index</p> <p>ZGD</p> <p>Distribution Yield: 0.6% A Mgmt. Fee: 0.55% Risk Rating: High</p>	<p>BMO Junior Gold Index</p> <p>ZJG</p> <p>Distribution Yield: 0.7% A Mgmt. Fee: 0.55% Risk Rating: High</p>	<p>New</p>	<p>BMO Global Agriculture</p> <p>ZEAT</p> <p>Distribution Yield: 1.7% Q Mgmt. Fee: 0.35% Risk Rating: Medium</p>
			<p>BMO Equal Weight Global Base Metals Hedged to CAD Index</p> <p>ZMT</p> <p>hedged to CAD Distribution Yield: 1.3% A Mgmt. Fee: 0.55% Risk Rating: High</p>		

Fixed Income ETFs

O = Optionable ETFs

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

Canada				
<p>BMO Aggregate Bond Index ZAG Duration: 7.4 Distribution Yield: 3.5% M Yield to Maturity: 3.9% Mgmt. Fee: 0.08% Risk Rating: Low</p>	<p>BMO Money Market Fund Series ZMMK Distribution Yield: 5.1% M Yield to Maturity: 4.80% Mgmt. Fee: 0.12%* Risk Rating: Low</p>	<p>BMO Short-Term Bond Index ZSB Duration: 2.7 Distribution Yield: 2.6% Q Yield to Maturity: 4.0% Mgmt. Fee: 0.09% Risk Rating: Low</p>	<p>BMO Corporate Bond Index ZCB Duration: 5.8 Distribution Yield: 3.9% Q Yield to Maturity: 4.8% Mgmt. Fee: 0.15% Risk Rating: Low</p>	<p>BMO Government Bond Index ZGB Duration: 7.9 Distribution Yield: 2.7% Q Yield to Maturity: 3.5% Mgmt. Fee: 0.15% Risk Rating: Low</p>
<p>BMO Ultra Short-Term Bond ZST distributing units Duration: 0.4 Distribution Yield: 4.7% M Yield to Maturity: 5.0% Mgmt. Fee: 0.15%</p>	<p>BMO Short-Term Discount Bond ZSDB Duration: 2.7 Distribution Yield: 1.8% Q Yield to Maturity: 4.1% Mgmt. Fee: 0.09% Risk Rating: Low</p>	<p>BMO Corporate Discount Bond ZCDB Duration: 3.5 Distribution Yield: 2.4% Q Yield to Maturity: 4.7% Mgmt. Fee: 0.15% Risk Rating: Low</p>	<p>BMO Discount Bond Index ZDB Duration: 7.4 Distribution Yield: 2.4% M Yield to Maturity: 3.8% Mgmt. Fee: 0.09% Risk Rating: Low</p>	
<p>BMO Canadian MBS Index ZMBS Duration: 2.0 Distribution Yield: 1.7% M Yield to Maturity: 4.1% Mgmt. Fee: 0.15% Risk Rating: Low</p>	<p>BMO Canadian Bank Income Index ZBI Duration: 2.4 Distribution Yield: 3.4% Q Yield to Maturity: 5.8% Mgmt. Fee: 0.25% Risk Rating: Low</p>	<p>BMO High Quality Corporate Bond Index ZQB Duration: 3.2 Distribution Yield: 3.0% Q Yield to Maturity: 4.6% Mgmt. Fee: 0.10% Risk Rating: Low</p>	<p>BMO BBB Corporate Bond Index ZBBB Duration: 4.0 Distribution Yield: 3.5% Q Yield to Maturity: 4.9% Mgmt. Fee: 0.15% Risk Rating: Low</p>	<p>BMO Real Return Bond ZRR Duration: 14.4 Distribution Yield: 7.9% M Yield to Maturity with Inflation Assumption: 3.4% Mgmt. Fee: 0.25% Risk Rating: Low to Medium</p>
Canadian Precise Market				
<p>BMO Short Corporate Bond Index ZCS distributing units Duration: 2.8 Distribution Yield: 3.5% M Yield to Maturity: 4.8% Mgmt. Fee: 0.10%</p>	<p>BMO Mid Corporate Bond Index ZCM Duration: 6.0 Distribution Yield: 4.0% M Yield to Maturity: 4.7% Mgmt. Fee: 0.30% Risk Rating: Low</p>	<p>BMO Long Corporate Bond Index ZLC Duration: 12.4 Distribution Yield: 5.1% M Yield to Maturity: 4.9% Mgmt. Fee: 0.30% Risk Rating: Low to Medium</p>		
<p>BMO Short Provincial Bond Index ZPS distributing units Duration: 2.7 Distribution Yield: 3.0% M Yield to Maturity: 3.7% Mgmt. Fee: 0.25%</p>	<p>BMO Mid Provincial Bond Index ZMP Duration: 6.4 Distribution Yield: 3.0% M Yield to Maturity: 3.5% Mgmt. Fee: 0.25% Risk Rating: Low</p>	<p>BMO Long Provincial Bond Index ZPL Duration: 14.9 Distribution Yield: 4.1% M Yield to Maturity: 4.0% Mgmt. Fee: 0.25% Risk Rating: Low to Medium</p>		
<p>BMO Short Federal Bond Index ZFS distributing units Duration: 2.6 Distribution Yield: 2.0% M Yield to Maturity: 3.5% Mgmt. Fee: 0.20%</p>	<p>BMO Mid Federal Bond Index ZFM Duration: 7.1 Distribution Yield: 2.3% M Yield to Maturity: 3.0% Mgmt. Fee: 0.20% Risk Rating: Low</p>	<p>BMO Long Federal Bond Index ZFL Duration: 16.4 Distribution Yield: 3.4% M Yield to Maturity: 3.0% Mgmt. Fee: 0.20% Risk Rating: Low to Medium</p>		
US/Global				
<p>New</p>	<p>BMO US Aggregate Bond Index ZUAG ZUAG.F ZUAG.U Hedged to CAD USD units Duration: 6.3 Distribution Yield: ZUAG: 2.0% ZUAG.F/ZUAG.U: 2.0% M Yield to Maturity: 4.3%* Risk Rating: Low to Medium ZUAG.F/ZUAG.U: Low</p>	<p>BMO Ultra Short-Term US Bond ZUS.U ZUS.V USD units USD accumulating units Duration: 0.2 Duration: 0.2 Distribution Yield: ZUS.U: 5.4% M ZUS.V: 0.0% Q Yield to Maturity: 5.0% Mgmt. Fee: 0.15% Risk Rating: Low</p>	<p>BMO Short-Term US TIPS Index ZTIP ZTIP.F ZTIP.U Hedged to CAD USD units Duration: 2.6 Distribution Yield: ZTIP: 6.4%, ZTIP.F: 6.9%, ZTIP.U: 6.9% Q Yield to Maturity: 3.8%* Risk Rating: Low to Medium</p>	<p>New</p>
	<p>BMO US TIPS Index TIPS TIPS.F TIPS.U Hedged to CAD USD units Duration: 6.9 Distribution Yield: TIPS: 6.9% TIPS.F/TIPS.U: 7.0% Q Yield to Maturity: 3.8%* Risk Rating: Low to Medium TIPS.F/TIPS.U: Low</p>			
<p>BMO Floating Rate High Yield ZFH Duration: 0.2 Distribution Yield: 5.2% M Yield to Maturity: 8.9% Mgmt. Fee: 0.40% Risk Rating: Low to Medium</p>	<p>BMO Short-Term US IG Corporate Bond Hedged to CAD Index ZSU hedged to CAD Duration: 2.6 Distribution Yield: 3.2% M Yield to Maturity: 5.0% Mgmt. Fee: 0.25% Risk Rating: Low</p>	<p>BMO Mid-Term US IG Corporate Bond Index ZMU ZIC ZIC.U hedged to CAD unhedged USD units Duration: 6.2 Distribution Yield: ZMU: 4.2%, ZIC: 3.8%, ZIC.U: 3.9% M Yield to Maturity: 4.9% Risk Rating: Low to Medium</p>	<p>BMO High Yield US Corporate Bond Index ZJK ZHY ZJK.U unhedged hedged to CAD USD units Duration: 3.6 Distribution Yield: ZJK: 6.2%, ZHY: 6.6%, ZJK.U: 6.1% M Yield to Maturity: 8.4% Risk Rating: Low to Medium</p>	<p>BMO Emerging Markets Bond Hedged to CAD Index ZEF hedged to CAD Duration: 4.4 Distribution Yield: 4.6% M Yield to Maturity: 6.4% Mgmt. Fee: 0.50% Risk Rating: Low to Medium</p>
<p>BMO Short-Term US Treasury Bond Index ZTS ZTS.U unhedged USD units Duration: 2.6 Distribution Yield: ZTS: 1.9%, ZTS.U: 2.0% Q Yield to Maturity: ZTS: 3.9%, ZTS.U: 4.2% Mgmt. Fee: 0.20% Risk Rating: Low to Medium, ZTS.U: Low</p>	<p>BMO Mid-Term US Treasury Bond Index ZTM ZTM.U unhedged USD units Duration: 6.3 Distribution Yield: ZTM: 2.1%, ZTM.U: 2.2% Q Yield to Maturity: 3.5% Risk Rating: Low to Medium, ZTM.U: Low</p>	<p>BMO Long-Term US Treasury Bond Index ZTL.F ZTL ZTL.U hedged to CAD unhedged USD units Duration: 17.5 Distribution Yield: ZTL.F: 3.2%, ZTL: 3.2%, ZTL.U: 3.3% Q Yield to Maturity: 3.7% Risk Rating: Medium</p>		

* A management fee waiver of 16 bps was implemented on November 30, 2021. The estimated MER represents what the MER would be with the reduction in place for the entire year.

Active ETFs

= Optionable ETFs

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

<p>Brookfield BMO Brookfield Global Renewables Infrastructure Fund Series GRNI Distribution Yield: 2.2% Q Mgmt. Fee: 0.8% Risk Rating: Medium</p>	<p>Brookfield BMO Brookfield Global Real Estate Tech Fund Series TOWR Distribution Yield: 1.8% Q Mgmt. Fee: 0.8% Risk Rating: Medium</p>	<p> SIA WEALTH BMO SIA Focused Canadian Equity Fund Series ZFC Distribution Yield: 2.4% A Mgmt. Fee: 0.75% Risk Rating: Medium</p>	<p> SIA WEALTH BMO SIA Focused North American Equity Fund Series ZFN Distribution Yield: 2.4% A Mgmt. Fee: 0.80% Risk Rating: Medium</p>	<p> ETF BMO Tactical Dividend Fund ZZZD Distribution Yield: 4.2% Q Mgmt. Fee: 0.70% Risk Rating: Low to Medium</p>
<p>PIMCO BMO Global Strategic Bond Fund ZGSB Distribution Yield: 4.6% Q Mgmt. Fee: 0.73% Risk Rating: Low to Medium</p>	<p>BMO Sustainable Global Multi-Sector Bond Fund ZMSB Distribution Yield: 3.6% Q Mgmt. Fee: 0.60% Risk Rating: Low to Medium</p>	<p>BMO Core Plus Bond Fund ZCPB Distribution Yield: 3.0% Q Mgmt. Fee: 0.50% Risk Rating: Low</p>	<p>BMO Women In Leadership Fund WOMN Distribution Yield: 0.0% A Mgmt. Fee: 0.35% Risk Rating: Medium</p>	<p>Brian Belski BMO U.S. All Cap Equity Fund Series ZACE Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: Medium</p>
<p>New</p>	<p>BMO Ark Innovation Fund Series ARKK Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: High</p>	<p>BMO ARK Genomic Revolution Fund Series ARKG Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: High</p>	<p>BMO ARK Next Generation Internet Fund Series ARKW Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: High</p>	<p></p>

Solutions for U.S. Dollar Accounts

- No U.S. Estate Tax Exposure
- No T-1135 Foreign Income Verification form required

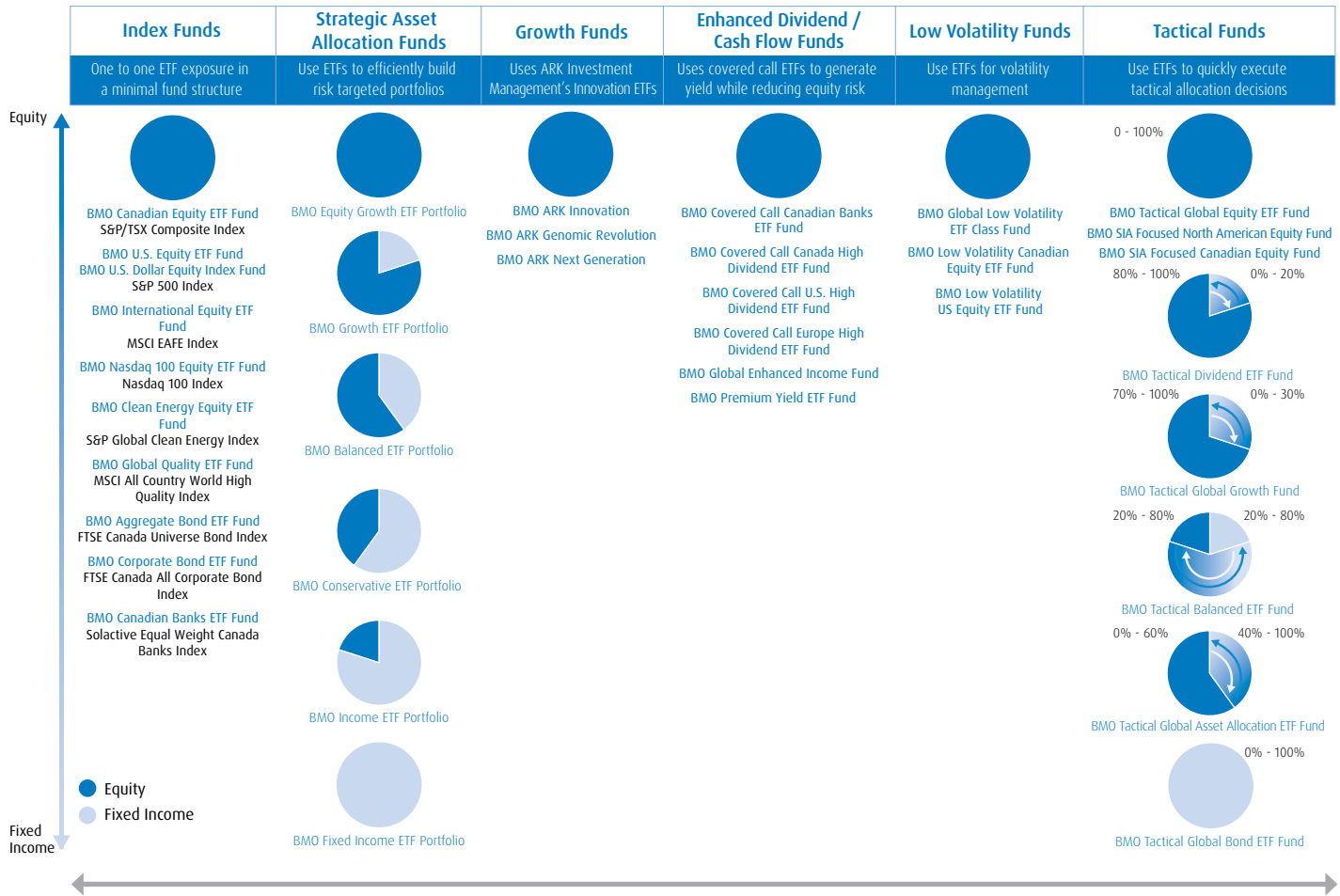
Equity				
BMO S&P 500 Index ZSP.U	BMO Nasdaq 100 Equity Index ZNQ.U	BMO MSCI USA High Quality Index ZUQ.U	BMO Low Volatility US Equity ZLU.U	
BMO US Dividend ZDY.U	BMO US High Dividend Covered Call ZWH.U	BMO Covered Call Banks ZWB.U	BMO S&P US Mid Cap Index ZMID.U	BMO S&P US Small Cap Index ZSML.U
Fixed Income				
BMO Ultra Short-Term US Bond ZUS.U, ZUS.V	BMO Short-Term US TIPS Index ZTIP.U	New BMO US TIPS Index TIPS.U	New	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

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

Asset Allocation ETFs

Asset Allocation ETFs				
BMO Conservative ZCON Distribution Yield: 2.8% Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	BMO Balanced ZBAL Distribution Yield: 2.6% Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	BMO Growth ZGRO Distribution Yield: 2.4% Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium	BMO All-Equity ZEQT Distribution Yield: 2.2% Q Mgmt. Fee: 0.18% Risk Rating: Medium	BMO Balanced ESG ZESG Distribution Yield: 2.3% Q Mgmt. Fee: 0.18% Risk Rating: Low to Medium
Retirement Solutions				
BMO Balanced (Fixed Percentage Distribution Units) ZBAL.I Fixed Percentage Distribution Units - T6 Units Distribution Yield: 5.9% M Mgmt. Fee: 0.18% Risk Rating: Low to Medium	New	BMO Growth (Fixed Percentage Distribution Units) ZGRO.I Fixed Percentage Distribution Units - T6 Units Distribution Yield: 5.9% M Mgmt. Fee: 0.18% Risk Rating: Low to Medium	BMO Monthly Income ZMI ZMI.U Distribution Yield: 5.2% M Mgmt. Fee: 0.18% Risk Rating: Low to Medium	

BMO ETF Based Mutual Funds



Name	Advisor Series	Series F	Advisor Series MER (%)	Series F MER (%)
PASSIVE INDEX FUNDS				
BMO Canadian Equity ETF Fund	BMO70144 (Series A Retail)	BM095144	0.93 (Series A Retail)	0.33
BMO U.S. Equity ETF Fund	BMO70722 (Series A Retail)	BM095722	1.00 (Series A Retail)	0.40
BMO U.S. Dollar Equity Index Fund	BMO70803 (Series A Retail)	-	0.98 (Series A Retail)	-
BMO International Equity ETF Fund	BMO70727 (Series A Retail)	BM095727	1.05 (Series A Retail)	0.45
BMO Nasdaq 100 Equity ETF Fund	BMO70120 (Series A Retail)	BM095120	0.96 (Series A Retail)	0.40
BMO Canadian Banks ETF Fund	BM099262 (Series A Retail)	BM095262	1.41 [†]	0.28 [†]
BMO Aggregate Bond ETF Fund	BM099322 (Series A Retail)	BM095322	0.66 [†]	0.09 [†]
BMO Corporate Bond ETF Fund	BM099323 (Series A Retail)	BM095323	0.73 [†]	0.17 [†]
BMO Clean Energy ETF Fund	BM070119 (Series A Retail)	BM095119	-	0.40
BMO Global Quality ETF Fund	BM099263	BM095263	1.64 [†]	0.51 [†]
GROWTH FUNDS				
BMO ARK Innovation Fund	BM099265	BM095265	1.98 [†]	0.85 [†]
BMO ARK Genomic Revolution Fund	BM099264	BM095264	1.98 [†]	0.85 [†]
BMO ARK Next Generation Internet Fund	BM099267	BM095267	1.98 [†]	0.85 [†]
STRATEGIC ASSET ALLOCATION FUNDS				
BMO ETF PORTFOLIOS				
BMO Fixed Income ETF Portfolio	BM099700	BM095700	0.99	0.44
BMO Income ETF Portfolio	BM099701	BM095701	1.67	0.55
BMO Conservative ETF Portfolio	BM099702	BM095702	1.67	0.56
BMO Balanced ETF Portfolio	BM099703	BM095703	1.71	0.61
BMO Growth ETF Portfolio	BM099704	BM095704	1.72	0.61
BMO Equity Growth ETF Portfolio	BM099705	BM095705	1.78	0.66

Name	Advisor Series	Series F	Advisor Series MER (%)	Series F MER (%)
STRATEGIC ASSET ALLOCATION FUNDS (CONT.)				
BMO ETF PORTFOLIOS CLASS				
BMO Income ETF Portfolio Class	BM087490	BM088490	1.67	0.56
BMO Balanced ETF Portfolio Class	BM087491	BM088491	1.72	0.61
BMO Growth ETF Portfolio Class	BM087492	BM088492	1.71	0.61
BMO Equity Growth ETF Portfolio Class	BM087493	BM088493	1.79	0.66
ENHANCED DIVIDEND / CASH FLOW FUNDS				
BMO Covered Call Canadian Banks ETF Fund	BM099765	BM095765	1.63	0.73
BMO Covered Call Canada High Dividend ETF Fund	BM099127	BM095127	1.68	0.73
BMO Covered Call US High Dividend ETF Fund	BM099766	BM095766	1.67	0.73
BMO Covered Call Europe High Dividend ETF Fund	BM099767	BM095767	1.69	0.73
BMO Global Enhanced Income Fund	BM099166	BM095166	1.86 [†]	0.73 [†]
BMO Premium Yield ETF Fund	BM099324	BM095324	1.86 [†]	0.73 [†]
LOW VOLATILITY FUNDS				
BMO Global Low Volatility ETF Class	BM087293	BM088293	1.67	0.77
BMO Low Vol Canadian Equity ETF Fund	BM099772	BM095772	1.40	0.37
BMO Low Volatility U.S. Equity ETF Fund	BM099109	BM095109	-	0.32
TACTICAL FUNDS				
BMO Tactical Global Bond ETF Fund	BM099220	BM095220	1.58	0.84
BMO Tactical Balanced ETF Fund	BM099222	BM095222	1.83	0.72
BMO Tactical Dividend ETF Fund	BM099734	BM095734	1.86	0.76
BMO Tactical Global Growth Fund	BM099762	BM095762	1.88	0.67
BMO Tactical Global Asset Allocation ETF Fund	BM099763	BM095763	1.76	0.75
BMO Tactical Global Equity ETF Fund	BM099217	BM095217	1.90	0.94
BMO SIA Focused North American Equity Fund	BM099258	BM095258	1.89	0.82
BMO SIA Focused Canadian Fund	BM099257	BM095257	1.85	0.80

Management Expense Ratios (MERs) are as of September 30, 2022, unless denoted by a dagger (†), in which case the MERs are estimated as the funds are less than one year old. The cost of the underlying ETFs are included in the MERs of the ETF based BMO Mutual Funds. BMO Mutual Funds refers to certain mutual funds and/or series of mutual funds offered by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or the prospectus of the mutual fund before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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View roadmap online on the [ETF Dashboard](#).



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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 Distribution Policy in the BMO ETFs' prospectus.

Distributions, if any, for all series of securities of a BMO Mutual Fund (other than ETF Series) are automatically reinvested in additional securities of the same series of the applicable BMO Mutual Fund, unless the securityholder elects in writing that they prefer to receive cash distributions. For ETF Series securities of a BMO Mutual Fund, distributions, if any, may be paid in cash or reinvested automatically in additional ETF Series securities of the applicable BMO Mutual Fund and the ETF Series securities will be immediately consolidated such that the number of outstanding ETF Series securities following the distribution will equal the number of ETF Series securities outstanding prior to the distribution. If a securityholder is enrolled in a distribution reinvestment plan, distributions, if any, will be automatically reinvested in additional ETF Series securities of the applicable BMO Mutual Fund pursuant to the distribution reinvestment plan. For further information, see the distribution policy for the applicable BMO Mutual Fund in the simplified prospectus.

Distribution Yield is the most recent regular distribution (excluding year end distributions for those ETFs that distribute more frequently) annualized for frequency divided by current NAV.

Yield to Maturity includes the coupon payments and any capital gain or loss that the portfolio will realize by holding the bonds to maturity.

Duration is a measure of sensitivity of bond prices to changes in interest rates. For example, a 5 year duration means the bond will decrease in value by 5% if interest rates rise 1% and increase in value by 5% if interest rates fall 1%. Generally, the higher the duration the more volatile the bond's price will be when interest rates change.

The distribution yield, yield to maturity and duration of each ETF is as of July 31 2021.

Risk Ratings are determined based on the historical volatility of a BMO ETF as measured by the standard deviation of its performance against its mean. The risk categorization of a BMO ETF may change over time and historical volatility is not indicative of future volatility.

Risk Ratings for new BMO ETFs are as per prospectus.

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Commissions, management fees and expenses (if applicable) may be associated with investments in mutual funds and exchange traded funds (ETFs). Trailing commissions may be associated with investments in mutual funds. Please read the fund facts, ETF Facts or prospectus before investing. 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 the BMO ETFs, please see the specific risks set out in the 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.

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