

New BMO ETFs – Launch Summary

Built for all investors, BMO ETFs are proud to have changed investing for the better. We focus on listening to our partners to develop innovative ETFs that address real investor needs

Structured Outcome ETFs

ZOCT – BMO US Equity Buffer Hedged to CAD ETF – October

Dial your equity risk down

Why Buy?

- Designed for investors looking for downside protection up to a 15% decline (before fees taxes and expenses) over a 1-year outcome period
- Investors know their structured outcomes prior to investing and can defend their investment*
- The ETF invests in broad U.S. equities which compliments core equity positions while mitigating risk

**BMO US Equity Buffer
Hedged to CAD ETF**

ZOCT

Annual Distributions

Mgmt. Fee: 0.65%

Risk⁵ Rating: Medium

ZUEA – BMO US Equity Accelerator Hedged to CAD ETF

Dial your equity returns up

Why Buy?

- Designed to offer approximately 2x the price return on the S&P 500 hedged to CAD, to a cap of 7% (before fees taxes and expenses), with single exposure[†] on the downside over a 3-month period.
- Accelerator ETFs reset every three months to continue capturing upside to the cap

**BMO US Equity Accelerator
Hedged to CAD ETF**

ZUEA

Quarterly Distributions

Mgmt. Fee: 0.65%

Risk⁵ Rating: Medium

ZEBA – BMO Canadian Banks Accelerator ETF

Dial your equity returns up

Why Buy?

- Offers approximately 2x the price return on Canadian banks, to a cap of 6.6% (before fees taxes and expenses) with single exposure[†] on the downside, over a 3-month period
- Accelerator ETFs reset every three months to continue capturing upside to the cap

**BMO Canadian Banks
Accelerator ETF**

ZEBA

Quarterly Distributions

Mgmt. Fee: 0.65%

Risk⁵ Rating: Medium

For more on our Buffer and Accelerator ETFs please visit: [Dial your equity risk down featuring BMO's ZOCT ETF](#) and [Dial Your Equity Returns Up featuring BMO's ZUEA and ZEBA ETFs](#).

Canadian Broad Based

ZIU – BMO S&P/TSX 60 Index ETF

Canada's concentrated index

Why Buy?

- Get exposure to the 60 largest companies by market capitalization that are listed on the TSX
- Access to some of Canada's biggest sectors – Financials, Energy and Materials
- A concentrated exposure to the largest and most liquid publicly traded companies within Canada

Please see the [ZIU Sales Aid](#).

BMO S&P/TSX 60 Index ETF

ZIU

Quarterly Distributions

Mgmt. Fee: 0.13%

Risk⁵ Rating: Medium

U.S. Cash

ZUCM / ZUCM.U – BMO USD Cash Management ETF

A place to park cash

Why Buy?

- Access to short term U.S. Treasury Bills which are backed by the U.S. Government
- Get capital preservation with highly liquid securities and no lock up periods
- Lower interest rate sensitivity due to short duration[‡] bonds

For more places to park cash please visit [A Place to Park Cash ZMMK, ZUCM, ZST, ZUS.V](#).

BMO USD Cash Management ETF

ZUCM

ZUCM.U

USD units

Monthly Distribution

Mgmt. Fee: 0.12%

Risk⁵ Rating:

ZUCM[†] Low to Medium, ZUCM.U Low

Canadian and U.S. Alternatives

ZLSC – BMO Long Short Canadian Equity ETF

Benefit from both directions of price movements within the Canadian market

Why Buy?

- Long and short positions within a portfolio to capitalize on rises and declines in stock prices at the same time
- Potential for stronger risk-adjusted performance than long only equity funds, and to enhance returns in turbulent markets within Canada
- Access a liquid alternative strategy that can compliment existing portfolio holdings without the typical rigorous documentation requirements of traditional alternative strategies

BMO Long Short
Canadian Equity ETF

ZLSC

Quarterly Distribution

Mgmt. Fee: 0.65%

Risk⁵ Rating: Low to Medium

ZLSU – BMO Long Short US Equity ETF

Benefit from both directions of price movements within the U.S. market

Why Buy?

- Long and short positions within a portfolio to capitalize on rises and declines in stock prices at the same time
- Potential for stronger risk-adjusted performance than long only equity funds, and to enhance returns in turbulent markets within the U.S.
- Access a liquid alternative strategy that can compliment existing portfolio holdings without the typical rigorous documentation requirements of traditional alternative strategies

BMO Long Short
US Equity ETF

ZLSU

Quarterly Distribution

Mgmt. Fee: 0.65%

Risk⁵ Rating: Low to Medium

Please see our [Why invest in BMO ETF's Long-Short Strategy Job Aid](#).

Active Alpha Seeking

BGDV – BMO Global Dividend Opportunities Fund Active ETF Series

Dividend paying companies diversified across multiple sectors and geographies

Why Buy?

- Invests in global dividend companies that have proven business models with healthy balance sheets and effective capital management across economic cycles
- Disciplined investment process that is driven by the dynamic interaction of innovative themes, sector expertise and economic insights

BMO Global Dividend Opportunities Fund Active ETF Series

BGDV

Monthly Distribution
Mgmt. Fee: 0.75%

Risk[§] Rating: Medium



* Provided investors remain invested throughout the duration of the Target Outcome Period. The Target Outcome Period is approximately one year from the first business day of October of each year to on or about the last business day of September of that year.

† Single exposure is approximate and not exact

‡ Duration: can measure how long it takes, in years, for an investor to be repaid a bond's price by the bond's total cash flows. Duration can also measure the sensitivity of a bond's or fixed income portfolio's price to changes in interest rates

§ Risk is defined as the uncertainty of return and the potential for capital loss in your investments.

¶ Changes in rates of exchange may also reduce the value of your investment

An investor that purchases Units of a Structured Outcome ETF other than on the first day of a Target Outcome Period and/or sells Units of a Structured Outcome ETF prior to the end of a Target Outcome Period may experience results that are very different from the target outcomes sought by the Structured Outcome ETF for that Target Outcome Period. Both the cap and, where applicable, the buffer are fixed levels that are calculated in relation to the market price of the applicable Reference ETF and a Structured Outcome ETF's NAV (as defined herein) at the start of each Target Outcome Period. As the market price of the applicable Reference ETF and the Structured Outcome ETF's NAV will change over the Target Outcome Period, an investor acquiring Units of a Structured Outcome ETF after the start of a Target Outcome Period will likely have a different return potential than an investor who purchased Units of a Structured Outcome ETF at the start of the Target Outcome Period. This is because while the cap and, as applicable, the buffer for the Target Outcome Period are fixed levels that remain constant throughout the Target Outcome Period, an investor purchasing Units of a Structured Outcome ETF at market value during the Target Outcome Period likely purchase Units of a Structured Outcome ETF at a market price that is different from the Structured Outcome ETF's NAV at the start of the Target Outcome Period (i.e., the NAV that the cap and, as applicable, the buffer reference). In addition, the market price of the applicable Reference ETF is likely to be different from the price of that Reference ETF at the start of the Target Outcome Period. To achieve the intended target outcomes sought by a Structured Outcome ETF for a Target Outcome Period, an investor must hold Units of the Structured Outcome ETF for that entire Target Outcome Period

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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