

BMO U.S. Aggregate Bond Index ETF

Management Fee: 0.08% | Distribution: Monthly

ZUAG.F

Hedged Units
Risk Rating: Low

ZUAG

CAD Units
Risk Rating:
Low to Medium

ZUAG.U

USD Units
Risk Rating: Low

**Anchor
your core**

What is the U.S. Aggregate Bond Index?

The Bloomberg U.S. Aggregate Bond Index (the "Index") is a broad-based flagship benchmark that measures the investment grade, U.S. dollar-denominated, fixed-rate taxable bond market. The Index includes Treasuries, government-related and corporate securities, fixed-rate Mortgage-Backed Securities (MBS), Asset Backed Securities (ABS), and Commercial Mortgage Backed Securities (CMBS) (agency and non-agency).

BMO U.S. Aggregate Bond Index ETF Key Benefits

Broad Access to U.S Investment Grade Bonds

Average Credit Rating of AA.

Access to U.S. Securitized Debt

Exposure to high quality U.S. Mortgage Backed Securities (AAA Rated), Asset Backed Securities and Commercial Mortgage Backed Securities.

Diversification

Exposure to over 2000 bonds spanning across various U.S. sectors.

Low Cost

Management Fee of 0.08%.*

Liquidity and Transparency

Access to the deepest and most liquid fixed income market in the world. The ETF offers daily pricing and holdings transparency.

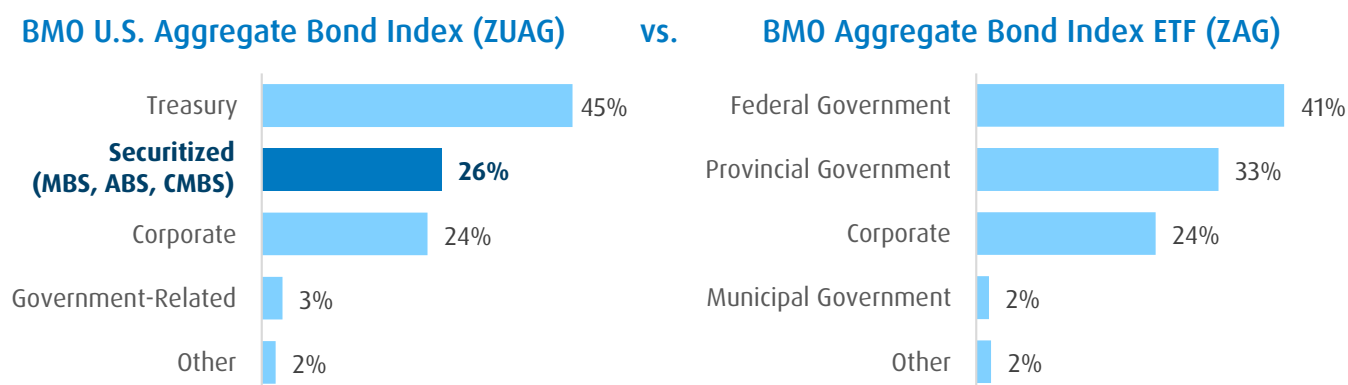
* Source: BMO Global Asset Management, as of May 30, 2025

Diversification: U.S. Fixed Income Market

The U.S. fixed income market is broader than Canada providing more diversification to corporates and 26% weight in securitized debt.

The securitized sector is designed to capture fixed income instruments whose payments are backed or directly derived from a pool of assets that is protected or ring-fenced from the credit of a particular issuer (either by bankruptcy remote, special purpose vehicle or bond covenant). Underlying collateral for securitized bonds can include residential mortgages, commercial mortgages, public sector loans, auto loans or credit card payments.



There are four main sub-components of the securitized sector: MBS (AAA Rated), ABS, CMBS and Covered.



As of April 30, 2025

BMO  **Exchange Traded Funds**
by BMO Global Asset Management

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The portfolio holdings and asset allocations are subject to change without notice. They are not recommendations to buy or sell any particular security.

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' simplified prospectus.

Commissions, management fees and expenses all may be associated with investments in exchange traded funds. Please read the ETF Facts or simplified prospectus of the BMO ETFs before investing. The indicated rates of return are the historical annual compounded total returns including changes in 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 unitholder that would have reduced returns. 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 simplified 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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Publication Date: June 2025.