

BMO ETF Road Map

Celebrating 16 Years of Innovation

BMO ETFs is proud to be partnering with you to change investing, since 2009























A+ FundGrade A+ Awards
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 🌐 International
 🌐 Global
 ↑ Emerging Market
 0 Optionable ETFs

MF Mutual Fund Available (Follow link for fund profile)

Frequency of distribution: M Monthly Q Quarterly A Annually

Comprehensive Equities

BROAD BASED EQUITY ETFs						
Canada		International		Emerging Markets		
BMO S&P/TSX Capped Composite Index  ⁰ ZCN  Distribution Yield: 2.4% Q Mgmt. Fee: 0.05% Risk Rating: Medium		BMO S&P/TSX 60 Index  ⁰ ZIU Distribution Yield: 2.5% Q Mgmt. Fee: 0.13% Risk Rating: Medium		BMO MSCI EAFE Index  ⁰ ZDM   ZEA hedged to CADunhedged Distribution Yield: ZDM : 2.1%, ZEA : 2.2% Q Mgmt. Fee: 0.20% Risk Rating: Medium		BMO MSCI Emerging Markets Index  ZEM Distribution Yield: 2.0% A Mgmt. Fee: 0.25 Risk Rating: Medium
U.S.				Countries		
BMO S&P 500 Index  ⁰ ZUE  hedged to CAD ZSP  unhedged ZSP.U  USD units Distribution Yield: ZUE : 0.9%, ZSP : 0.8%, ZSP.U : 0.9% Q Mgmt. Fee: 0.08% Risk Rating: Medium				BMO Japan Index  ZJPN unhedged ZJPN.F hedged Distribution Yield: ZJPN : 1.4%, ZJPN.F : 1.3% A Mgmt. Fee: 0.35% Risk Rating: Medium		
BMO Dow Jones Industrial Average Hedged to CAD Index  ZDJ hedged to CAD Distribution Yield: 1.1% Q Mgmt. Fee: 0.23% Risk Rating: Medium		BMO S&P US Mid Cap Index  ⁰ ZMID.F hedged to CAD ZMID unhedged ZMID.U USD units Distribution Yield: ZMID.F : 1.2%, ZMID : 1.1%, ZMID.U : 1.1% 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  ⁰ ZQQ hedged to CAD ZNQ   unhedged ZNQ.U USD Units Distribution Yield: ZQQ : 0.3%, ZNQ : 0.3%, ZNQ.U : 0.3% A Mgmt. Fee: 0.35% Risk Rating: Medium to High		BMO S&P US Small Cap Index  ⁰ ZSML.F hedged to CAD ZSML unhedged ZSML.U USD units Distribution Yield: ZSML.F : 1.3%, ZSML : 1.2%, ZSML.U : 1.3% Q Mgmt. Fee: 0.20% Risk Rating: Medium to High		BMO MSCI China Selection Equity Index  ZCH Distribution Yield: 1.5% A Mgmt. Fee: 0.60% Risk Rating: High		

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: 2.4% Q New Mgmt Fee: 0.15% Risk Rating: Low to Medium	BMO Balanced 🌐 ZBAL A+ Distribution Yield: 2.0% Q New Mgmt Fee: 0.15% Risk Rating: Low to Medium	BMO Growth 🌐 ZGRO A+ Distribution Yield: 1.7% Q New Mgmt Fee: 0.15% Risk Rating: Low to Medium	BMO All-Equity 🌐 ZEQT Distribution Yield: 1.5% Q New Mgmt Fee: 0.15% Risk Rating: Medium	BMO Global Enhanced Income Fund ETF Series 🌐 ZWQT MF Distribution Yield: 5.7% M Mgmt Fee: 0.65% Risk Rating: Medium
60% Equity 40% Fixed Income* BMO Balanced ESG 🌐 ZESG A+ Distribution Yield: 1.7% 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: 5.5% M New Mgmt Fee: 0.15% Risk Rating: Low to Medium	BMO Growth (Fixed Percentage Distribution Units) 🌐 ZGRO.T Fixed Percentage Distribution Units - T6 Units Distribution Yield: 5.6% M New Mgmt Fee: 0.15% Risk Rating: Low to Medium	55% Equity 45% Fixed Income* BMO Monthly Income 🌐 ZMI unhedged ZMI.U USD units Distribution Yield: ZMI : 4.6%, ZMI.U : 4.9% M Mgmt Fee: 0.18% Risk Rating: ZMI : Low to Medium, ZMI.U : Medium	





































*Strategic Asset Allocation mix

FundGrade A+ Awards
 Lipper Awards
 Region
 International
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 Mutual Fund Available (Follow link for fund profile)
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Factor ETFs

LOW VOL	BMO Low Volatility Canadian Equity ZLB Distribution Yield: 2.0% Mgmt. Fee: 0.35% Risk Rating: Low to Medium	BMO Low Volatility US Equity ZLH hedged to CAD ZLU unhedged ZLU.U USD units Distribution Yield: ZLH : 1.9%, ZLU : 1.8%, ZLU.U : 1.8% Mgmt. Fee: 0.30% Risk Rating: Medium	BMO Low Volatility International Equity ZLD hedged to CAD ZLI unhedged Distribution Yield: ZLD : 2.3%, ZLI : 2.2% Mgmt. Fee: 0.40% Risk Rating: Medium	BMO Low Volatility Emerging Markets Equity ZLE Distribution Yield: 3.0% Mgmt. Fee: 0.45% Risk Rating: Medium
	BMO MSCI EAFE High Quality Index ZIQ Distribution Yield: 1.6% Mgmt. Fee: 0.35% Risk Rating: Medium	BMO MSCI USA High Quality Index ZUQ.F hedged to CAD ZUQ unhedged ZUQ.U USD units Distribution Yield: ZUQ.F : 0.5%, ZUQ : 0.5%, ZUQ.U : 0.5% Mgmt. Fee: 0.30% Risk Rating: Medium ZUQ.F : Medium to High ZUQ/ZUQ.U : Medium	BMO MSCI All Country World High Quality Index ZGQ Distribution Yield: 0.5% Mgmt. Fee: 0.45% Risk Rating: Medium	BMO MSCI Europe High Quality Hedged to CAD Index ZEQ hedged to CAD Distribution Yield: 1.7% Mgmt. Fee: 0.40% Risk Rating: Medium
	BMO Canadian Dividend ZDV Distribution Yield: 3.2% Mgmt. Fee: 0.35% Risk Rating: Medium	BMO US Dividend ZUD hedged to CAD ZDY unhedged ZDY.U USD units Distribution Yield: ZUD : 1.7%, ZDY : 1.7%, ZDY.U : 1.6% Mgmt. Fee: 0.30% Risk Rating: Medium	BMO International Dividend ZDH hedged to CAD ZDI unhedged Distribution Yield: ZDH : 3.1%, ZDI : 3.4% Mgmt. Fee: 0.40% Risk Rating: Medium	BMO MSCI Canada Value Index ZVC Distribution Yield: 2.3% Mgmt. Fee: 0.35% Risk Rating: Medium
		BMO MSCI USA Value Index ZVU Distribution Yield: 1.6% Mgmt. Fee: 0.30% Risk Rating: Medium		BMO Human Capital Factor US Equity ETF ZHC Distribution Yield: TBD Mgmt. Fee: 0.35% Risk Rating: Medium
DIVIDEND		VALUE		HUMAN CAPITAL New

Innovative Solutions

ENHANCED INCOME ETFs					
Geography	<p>BMO Canadian High Dividend Covered Call </p> <p>ZWC </p> <p>Distribution Yield: 6.2% M Mgmt. Fee: 0.65% Risk Rating: Medium</p>	<p>BMO US High Dividend Covered Call </p> <p>ZWS  hedged to CAD ZWH  unhedged ZWH.U  USD units</p> <p>Distribution Yield: ZWS: 6.0%, ZWH: 6.3%, ZWH.U: 6.1% M Mgmt. Fee: 0.65% Risk Rating: Medium</p>	<p>BMO Covered Call Dow Jones Industrial Average Hedged to CAD </p> <p>ZWA </p> <p>hedged to CAD Distribution Yield: 5.6% M Mgmt. Fee: 0.65% Risk Rating: Medium</p>	<p>BMO Europe High Dividend Covered Call </p> <p>ZWE   hedged to CAD ZWP  unhedged</p> <p>Distribution Yield: ZWE: 6.9%, ZWP: 6.4% M Mgmt. Fee: 0.65% Risk Rating: Medium</p>	<p>BMO Global High Dividend Covered Call </p> <p>ZWG </p> <p>Distribution Yield: 6.3% M Mgmt. Fee: 0.65% Risk Rating: Low to Medium</p>
Sector	<p>BMO Covered Call Canadian Banks </p> <p>ZWB  ZWB.U  USD Units</p> <p>Distribution Yield: ZWB: 5.8%, ZWB.U: 5.5% M Mgmt. Fee: 0.65% Risk Rating: ZWB: Medium, ZWB.U: High</p>	<p>BMO Covered Call US Banks </p> <p>ZWK </p> <p>Distribution Yield: 6.6% M Mgmt. Fee: 0.65% Risk Rating: High</p>	<p>BMO Covered Call Utilities </p> <p>ZWU </p> <p>Distribution Yield: 7.5% M Mgmt. Fee: 0.65% Risk Rating: Medium</p>	New	<p>BMO Covered Call Spread Gold Bullion ETF</p> <p>ZWGD </p> <p>Distribution Yield: TBD M Mgmt. Fee: 0.65% Risk Rating: Medium</p>
	<p>BMO Covered Call Health Care </p> <p>ZWHC </p> <p>Distribution Yield: 6.8% M Mgmt. Fee: 0.65% Risk Rating: Medium</p>	<p>BMO Covered Call Energy </p> <p>ZWEN </p> <p>Distribution Yield: 9.2% M Mgmt. Fee: 0.65% Risk Rating: High</p>	<p>BMO Covered Call Technology </p> <p>ZWT </p> <p>Distribution Yield: 4.8% M Mgmt. Fee: 0.65% Risk Rating: Medium to High</p>		
STRUCTURED OUTCOME ETFs					
<p>BMO US Equity Buffer Hedged to CAD – January </p> <p>ZJAN </p> <p>Distribution Yield: 0.5% Q Mgmt. Fee: 0.65% Risk Rating: Medium</p>		<p>BMO US Equity Buffer Hedged to CAD – April </p> <p>ZAPR </p> <p>Distribution Yield: 0.5% Q Mgmt. Fee: 0.65% Risk Rating: Medium</p>		<p>BMO US Equity Buffer Hedged to CAD – July </p> <p>ZJUL </p> <p>Distribution Yield: 0.5% Q Mgmt. Fee: 0.65% Risk Rating: Medium</p>	
				<p>BMO US Equity Buffer Hedged to CAD – October </p> <p>ZOCT </p> <p>Distribution Yield: 0.5% Q Mgmt. Fee: 0.65% Risk Rating: Medium</p>	

Alternative ETFs

ALTERNATIVE INCOME				
BMO Laddered Preferred Share Index ZPR ZPR.U USD units Distribution Yield: ZPR : 5.5%, ZPR.U : 5.5% Mgmt. Fee: 0.45% Risk Rating: ZPR : Medium, ZPR.U : Medium to High	BMO US Preferred Share Index ZHP hedged to CAD ZUP unhedged ZUP.U USD units Distribution Yield: ZHP : 6.4%, ZUP : 6.7%, ZUP.U : 6.5% Mgmt. Fee: 0.45% Risk Rating: Medium	BMO Premium Yield ZPAY.F hedged to CAD ZPAY unhedged Fund ZPAY.U USD units Distribution Yield: ZPAY.F : 7.2%, ZPAY : 7.4%, ZPAY.U : 7.0% Mgmt. Fee: 0.65% Risk Rating: Low to Medium	BMO US Put Write ZPH hedged to CAD ZPW unhedged ZPW.U USD units Distribution Yield: ZPH : 10.0%, ZPW : 9.5%, ZPW.U : 9.8% Mgmt. Fee: 0.65% Risk Rating: Low to Medium	
ALTERNATIVE STRATEGIES		ALTERNATIVE ASSET CLASS		
BMO Long Short Canadian Equity ZLSC Distribution Yield: 1.3% Mgmt. Fee: 0.65% Risk Rating: Low to Medium	BMO Long Short US Equity ZLSU Distribution Yield: 0.8% Mgmt. Fee: 0.65% Risk Rating: Low to Medium	BMO Global Infrastructure Index ZGI Distribution Yield: 2.6% Mgmt. Fee: 0.55% Risk Rating: Medium	Brookfield BMO Brookfield Global Renewables Infrastructure Fund ETF Series GRNI Distribution Yield: 1.9% Mgmt. Fee: 0.8% Risk Rating: Medium	Brookfield BMO Brookfield Global Real Estate Tech Fund ETF Series TOWR Distribution Yield: 1.7% Mgmt. Fee: 0.8% Risk Rating: Medium

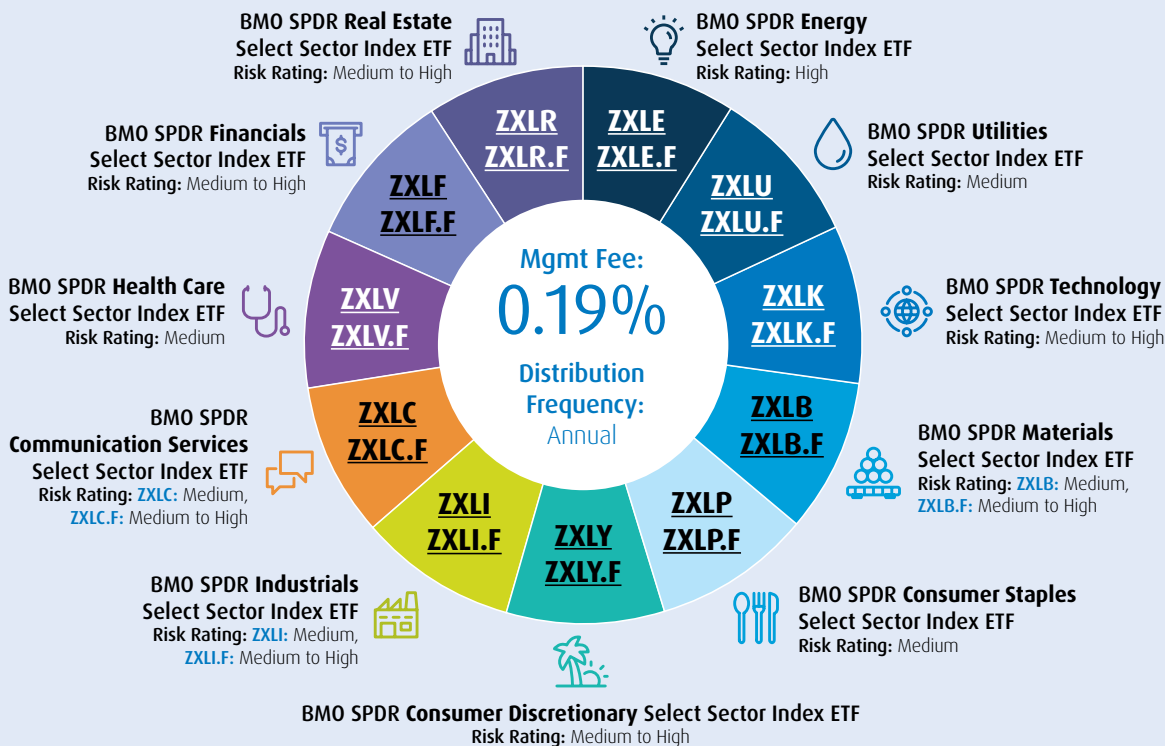
FundGrade A+ Awards
 Lipper Awards
 Region
 International
 Global
 Emerging Market
 Optionable ETFs
 Mutual Fund Available (Follow link for fund profile)
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Sector ETFs

NEW

BMO SPDR Select Sector Index ETFs

Available in Hedged to CAD (.F) or Unhedged



CANADA	BMO Equal Weight Banks Index ZEB Distribution Yield: 3.0% Mgmt. Fee: 0.25% Risk Rating: Medium to High	BMO Equal Weight Utilities Index ZUT Distribution Yield: 3.3% Mgmt. Fee: 0.55% Risk Rating: Medium	BMO Equal Weight REITs Index ZRE Distribution Yield: 5.0% Mgmt. Fee: 0.55% Risk Rating: Medium	BMO Equal Weight Industrials Index ZIN Distribution Yield: 1.2% Mgmt. Fee: 0.55% Risk Rating: Medium to High
	BMO Equal Weight US Banks Index ZUB hedged to CAD Distribution Yield: ZUB : 2.0%, ZBK : 1.9% Mgmt. Fee: 0.35% Risk Rating: High	BMO Equal Weight US Health Care Index ZUH hedged to CAD Distribution Yield: ZUH : 0.7%, ZHU : 0.5% 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: 2.2% Mgmt. Fee: 0.35% Risk Rating: Low to Medium	BMO Global Communications Index COMM Distribution Yield: 1.0% Mgmt. Fee: 0.35% Risk Rating: Medium	BMO Global Consumer Discretionary Hedged to CAD Index DISC hedged to CAD Distribution Yield: 0.6% Mgmt. Fee: 0.35% Risk Rating: Medium to High	
	BMO Broad Commodity ETF ZCOM Distribution Yield: TBD Mgmt. Fee: 0.26% Risk Rating: Medium	BMO Gold Bullion ZGLD ZGLD.U USD units ZGLH Hedged to CAD ETF Distribution Yield: ZGLH : 2.7% Mgmt. Fee: 0.20% Risk Rating: Medium	BMO Equal Weight Global Gold Index ZGD A+ Distribution Yield: 0.2% Mgmt. Fee: 0.55% Risk Rating: High	
COMMODITY ETFs	BMO Junior Gold Index ZJG Distribution Yield: 0.3% Mgmt. Fee: 0.55% Risk Rating: High	BMO Equal Weight Oil & Gas Index ZEO Distribution Yield: 3.3% Mgmt. Fee: 0.55% Risk Rating: High	BMO Global Agriculture ZEAT Distribution Yield: 2.0% Mgmt. Fee: 0.35% Risk Rating: Medium	BMO Equal Weight Global Base Metals Hedged to CAD Index ZMT hedged to CAD Distribution Yield: 0.2% Mgmt. Fee: 0.55% Risk Rating: High

FundGrade A+ Awards
 Lipper Awards
 Region
 Mutual Fund Available (Follow link for fund profile)

International
 Global
 Emerging Market
 Optionable ETFs

Frequency of distribution: Monthly Quarterly Annually

Responsible Investing Equity ETFs



BMO MSCI Canada Selection Equity Index ESGA Distribution Yield: 1.9% Q Mgmt. Fee: 0.15% Risk Rating: Medium	BMO MSCI USA Selection Equity Index ESGY ESGY.F hedged to CAD Distribution Yield: 0.7% Q Mgmt. Fee: 0.20% Risk Rating: Medium	BMO MSCI EAFE Selection Equity Index ESGE Distribution Yield: 2.0% Q Mgmt. Fee: 0.25% Risk Rating: Medium
BMO MSCI Global Selection Equity Index ESGG Distribution Yield: 1.0% Q Mgmt. Fee: 0.25% Risk Rating: Medium	BMO MSCI ACWI Paris Aligned Climate Equity Index ZGRN Distribution Yield: 1.0% Q Mgmt. Fee: 0.25% Risk Rating: Medium	BMO Clean Energy Index ZCLN Distribution Yield: 1.5% A Mgmt. Fee: 0.35% Risk Rating: High

Active Equity ETFs

TACTICAL			
 BMO SIA Focused Canadian Equity Fund ETF Series ZFC Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: Medium	 BMO SIA Focused North American Equity Fund ETF Series ZFN Distribution Yield: 0.8% A Mgmt. Fee: 0.80% Risk Rating: Low to Medium	 BMO Tactical Dividend Fund ZZD Distribution Yield: 4.0% Q Mgmt. Fee: 0.70% Risk Rating: Low to Medium	
GLOBAL EQUITY			
BMO U.S. All Cap Equity Fund ETF Series ZACE Distribution Yield: 0.0% A Mgmt. Fee: 0.75% Risk Rating: Medium	New	BMO Canadian Equity Plus ETF ZBEC Distribution Yield: TBD A Mgmt. Fee: 0.45% Risk Rating: Medium	BMO Canadian Core Plus U.S. Balanced ETF ZBCB Distribution Yield: TBD M Mgmt. Fee: 0.40% Risk Rating: Low to Medium
BMO U.S. Dividend Growth ETF ZBDU ZBDU.F hedged to CAD Distribution Yield: TBD M Mgmt. Fee: 0.45% Risk Rating: Medium		BMO U.S. Large Cap Disciplined Value ETF ZBVU Distribution Yield: TBD A Mgmt. Fee: 0.45% Risk Rating: Medium	BMO U.S. Equity Focused ETF ZBEU ZBEU.F hedged to CAD Distribution Yield: TBD A Mgmt. Fee: 0.45% Risk Rating: Medium
BMO Global Equity Fund Active ETF Series BGEQ Distribution Yield: 0.8% A Mgmt. Fee: 0.75% Risk Rating: Medium	BMO Global Health Care Fund Active ETF Series BGHC Distribution Yield: TBD A Mgmt. Fee: 0.90% Risk Rating: Medium	BMO Global Infrastructure Fund Active ETF Series BGIF Distribution Yield: 3.0% M Mgmt. Fee: 1.05% Risk Rating: Low to Medium	BMO Global Innovators Fund Active ETF Series BGIN Distribution Yield: 0.3% Q Mgmt. Fee: 0.95% Risk Rating: Medium
BMO Global Dividend Opportunities Fund Active ETF Series BGDV Distribution Yield: 1.7% M Mgmt. Fee: 0.75% Risk Rating: Medium	BMO Global REIT Fund Active ETF Series BGRT Distribution Yield: 4.2% 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	

FundGrade A+ Awards
 Lipper Awards
 Region
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 Mutual Fund Available (Follow link for fund profile)
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Comprehensive Fixed Income ETFs

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	<div>BMO Short Corporate Bond Index (↕)</div> <div>ZCS A+ distributing units</div> <div>ZCS.L accumulating units</div> <div>Duration: 2.6</div> <div>Distribution Yield: ZCS: 3.9% M ZCS.L: 0.0% Q</div> <div>Yield to Maturity: 3.2% Mgmt. Fee: 0.10% Risk Rating: Low</div>	<div>BMO Mid Corporate Bond Index (↕)</div> <div>ZCM Duration: 5.9</div> <div>Distribution Yield: 4.2% M</div> <div>Yield to Maturity: 4.0% Mgmt. Fee: 0.30% Risk Rating: Low</div>	<div>BMO Long Corporate Bond Index (↕)</div> <div>ZLC A+ Duration: 12.4</div> <div>Distribution Yield: 4.8% M Yield to Maturity: 4.7%</div> <div>Mgmt. Fee: 0.30% Risk Rating: Low to Medium</div>	
Provincial	<div>BMO Short Provincial Bond Index (↕)</div> <div>ZPS distributing units</div> <div>ZPS.L accumulating units</div> <div>Duration: 3.0</div> <div>Distribution Yield: ZPS: 2.9% M ZPS.L: 0.0% Q</div> <div>Yield to Maturity: 2.7% Mgmt. Fee: 0.25% Risk Rating: Low</div>	<div>BMO Mid Provincial Bond Index (↕)</div> <div>ZMP Li A+ Duration: 6.5</div> <div>Distribution Yield: 3.0% M</div> <div>Yield to Maturity: 3.4% Mgmt. Fee: 0.25% Risk Rating: Low</div>	<div>BMO Long Provincial Bond Index (↕)</div> <div>ZPL Duration: 14.6</div> <div>Distribution Yield: 3.7% M Yield to Maturity: 4.3%</div> <div>Mgmt. Fee: 0.25% Risk Rating: Low to Medium</div>	
Federal	<div>BMO Short Federal Bond Index (↕)</div> <div>ZFS distributing units</div> <div>ZFS.L accumulating units</div> <div>Duration: 2.8</div> <div>Distribution Yield: ZFS: 2.6% M ZFS.L: 0.0% Q</div> <div>Yield to Maturity: 2.5% Mgmt. Fee: 0.20% Risk Rating: Low</div>	<div>BMO Mid Federal Bond Index (↕)</div> <div>ZFM Duration: 6.7</div> <div>Distribution Yield: 2.4% M</div> <div>Yield to Maturity: 3.0% Mgmt. Fee: 0.20% Risk Rating: Low</div>	<div>BMO Long Federal Bond Index (↕)</div> <div>ZFL Duration: 17.4</div> <div>Distribution Yield: 3.0% M Yield to Maturity: 3.6%</div> <div>Mgmt. Fee: 0.20% Risk Rating: Low to Medium</div>	
Target Maturity Bond ETFs				
<div>BMO Target 2027 Canadian Corporate Bond (↕)</div> <div>ZXCO Duration: 1.5</div> <div>Distribution Yield: 3.6% Q</div> <div>Yield to Maturity: 3.0% Mgmt. Fee: 0.15% Risk Rating: Low</div>		<div>BMO Target 2028 Canadian Corporate Bond (↕)</div> <div>ZXCP Duration: 2.4</div> <div>Distribution Yield: TBD Q</div> <div>Yield to Maturity: 3.1% Mgmt. Fee: 0.15% Risk Rating: Low</div>		
<div>BMO Target 2029 Canadian Corporate Bond (↕)</div> <div>ZXCO Duration: 3.3</div> <div>Distribution Yield: 3.9% Q</div> <div>Yield to Maturity: 3.4% Mgmt. Fee: 0.15% Risk Rating: Low</div>				
CANADA				
Broad Based	Discount Bonds	Short-Term	Government	Corporate
<div>BMO Aggregate Bond Index (↕)</div> <div>ZAG MF Duration: 7.0</div> <div>Distribution Yield: 3.5% M</div> <div>Yield to Maturity: 3.3%</div> <div>Mgmt. Fee: 0.08% Risk Rating: Low</div>	<div>BMO Discount Bond Index (↕)</div> <div>ZDB Duration: 7.1</div> <div>Distribution Yield: 2.0% M</div> <div>Yield to Maturity: 3.2%</div> <div>Mgmt. Fee: 0.09% Risk Rating: Low</div>	<div>BMO Money Market Fund ETF Series (↕)</div> <div>ZMMK MF Distribution Yield: 2.7% M</div> <div>Current Yield: 1.7%</div> <div>Yield to Maturity: 2.6%</div> <div>Mgmt. Fee: 0.12%* Risk Rating: Low</div>	<div>BMO Canadian MBS Index (↕)</div> <div>ZMBS Duration: 2.2</div> <div>Distribution Yield: 2.9% M</div> <div>Yield to Maturity: 2.8%</div> <div>Mgmt. Fee: 0.15% Risk Rating: Low</div>	<div>BMO Canadian Bank Income Index (↕)</div> <div>ZBI Li Duration: 2.0</div> <div>Distribution Yield: 4.2% Q</div> <div>Yield to Maturity: 3.7%</div> <div>Mgmt. Fee: 0.25% Risk Rating: Low</div>
<div>BMO Short-Term Bond Index (↕)</div> <div>ZSB Duration: 2.7</div> <div>Distribution Yield: 3.2% Q</div> <div>Yield to Maturity: 2.8%</div> <div>Mgmt. Fee: 0.09% Risk Rating: Low</div>	<div>BMO Short-Term Discount Bond (↕)</div> <div>ZSDB Duration: 2.7</div> <div>Distribution Yield: 1.3% Q</div> <div>Yield to Maturity: 2.7%</div> <div>Mgmt. Fee: 0.09% Risk Rating: Low</div>	<div>BMO Ultra Short-Term Bond (↕)</div> <div>ZST MF distributing units</div> <div>Duration: 0.4</div> <div>Distribution Yield: 2.4% M</div> <div>Yield to Maturity: 2.5%</div> <div>Mgmt. Fee: 0.15% Risk Rating: Low</div>	<div>BMO Government Bond Index (↕)</div> <div>ZGB Duration: 7.5</div> <div>Distribution Yield: 2.8% Q</div> <div>Yield to Maturity: 3.2%</div> <div>Mgmt. Fee: 0.15% Risk Rating: Low</div>	<div>BMO BBB Corporate Bond Index (↕)</div> <div>ZBBB A+ Duration: 3.8</div> <div>Distribution Yield: 4.3% Q</div> <div>Yield to Maturity: 3.7%</div> <div>Mgmt. Fee: 0.15% Risk Rating: Low</div>
<div>BMO Corporate Bond Index (↕)</div> <div>ZCB MF Duration: 5.6</div> <div>Distribution Yield: 4.1% Q</div> <div>Yield to Maturity: 3.7%</div> <div>Mgmt. Fee: 0.15% Risk Rating: Low</div>	<div>BMO Corporate Discount Bond (↕)</div> <div>ZCDB Duration: 3.5</div> <div>Distribution Yield: 1.9% Q</div> <div>Yield to Maturity: 3.0%</div> <div>Mgmt. Fee: 0.15% Risk Rating: Low</div>	<div>BMO Real Return Bond (↕)</div> <div>ZRR Duration: 12.3</div> <div>Distribution Yield: 4.3% M</div> <div>Yield to Maturity with Inflation Assumption: 3.2%</div> <div>Mgmt. Fee: 0.25%</div> <div>Risk Rating: Low to Medium</div>	<div>BMO High Quality Corporate Bond Index (↕)</div> <div>ZQB Duration: 3.2</div> <div>Distribution Yield: 3.8% Q</div> <div>Yield to Maturity: 3.2%</div> <div>Mgmt. Fee: 0.10% Risk Rating: Low</div>	
RESPONSIBLE INVESTING				
<div>BMO ESG Corporate Bond Index (↕)</div> <div>ESGB Duration: 5.3</div> <div>Distribution Yield: 4.0% Q</div> <div>Yield to Maturity: 3.6%</div> <div>Mgmt. Fee: 0.15% Risk Rating: Low</div>			<div>BMO ESG US Corporate Bond Hedged to CAD Index 🇺🇸</div> <div>ESGF hedged to CAD</div> <div>Duration: 7.2</div> <div>Distribution Yield: 4.2% Q</div> <div>Yield to Maturity: 4.8%</div> <div>Mgmt. Fee: 0.20% Risk Rating: Low to Medium</div>	

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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: 6.1 Distribution Yield: ZUAG : 2.8%, ZUAG.F : 2.7%, ZUAG.U : 2.7% M Yield to Maturity: 4.2% 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: 0.0 Distribution Yield: ZUCM : 3.8%, ZUCM.U : 3.8% M Yield to Maturity: 3.8% 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: 2.6 Distribution Yield: 2.9% Q Yield to Maturity: 3.5% 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: ZTIP : 3.7%, ZTIP.F : 3.7%, ZTIP.U : 3.7% Q Yield to Maturity: 3.6%* 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: 2.8 Distribution Yield: ZJK : 6.4%, ZHY : 6.3%, ZJK.U : 6.1% M Yield to Maturity: 6.6% 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: 4.0% M Yield to Maturity: 4.2% Mgmt. Fee: 0.25% Risk Rating: Low	BMO Ultra Short-Term US Bond ZUS.U USD units Duration: 0.3 Distribution Yield: ZUS.U : 4.2% M Yield to Maturity: 4.4% 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 : 3.2%, ZTM.U : 3.3% Q Yield to Maturity: 3.8% Mgmt. Fee: 0.20% Risk Rating: ZTM : Low to Medium ZTM.U : Low		BMO Floating Rate High Yield ZFH Duration: 0.2 Distribution Yield: 5.2% M Yield to Maturity: 5.3% Mgmt. Fee: 0.40% Risk Rating: Low to Medium
BMO Mid-Term US IG Corporate Bond Index ZMU ZIC ZIC.U hedged to CAD unhedged USD units Duration: 6.0 Distribution Yield: ZMU : 4.4%, ZIC : 4.4%, ZIC.U : 4.4% M Yield to Maturity: 4.7% 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 : 3.3%, ZTL : 3.2%, ZTL.U : 3.2% Q Yield to Maturity: 4.7% Mgmt. Fee: 0.20% Risk Rating: ZTL : Medium to High ZTL.F, ZTL.U : Medium			BMO Emerging Markets Bond Hedged to CAD Index ZEF hedged to CAD Duration: 4.2 Distribution Yield: 4.3% M Yield to Maturity: 5.2% Mgmt. Fee: 0.50% Risk Rating: Low to Medium
ACTIVE FIXED INCOME				
New CLO ETFs	BMO AAA CLO ETF ZAAA.F ZAAA ZAAA.U hedged to CAD CAD units USD units Distribution Yield: TBD M Mgmt. Fee: 0.20% Risk Rating: ZAAA : Low to Medium, ZAAA.F, ZAAA.U : Low		BMO BBB CLO ETF ZBBZ.F ZBBZ ZBBZ.U hedged to CAD CAD units USD units Distribution Yield: TBD M Mgmt. Fee: 0.40% Risk Rating: Low to Medium	
	BMO Global Strategic Bond Fund ETF Series ZGSB MF Distribution Yield: 4.3% Q Mgmt. Fee: 0.73% Risk Rating: Low to Medium	BMO Sustainable Global Multi-Sector Bond Fund ETF Series ZMSB MF Distribution Yield: 3.4% Q Mgmt. Fee: 0.60% Risk Rating: Low	BMO Core Plus Bond Fund ETF Series ZCPB MF 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

BMO ETF Based Mutual Funds

Easy to use, cost effective solutions

BMO Global Asset Management offers ETFs in a mutual fund format—giving you access to more strategies to meet your clients needs.

Canadian Depositary Receipts (CDRs)

Invest overseas with ease

Fractional shares of foreign stocks priced in Canadian dollars trading on Cboe. All CDRs are hedged to CAD.

Germany

CDR Ticker	CDR Name (CAD Hedged)	GICS Sector Name
ADI	Adidas Canadian Depositary Receipts	Consumer Discretionary
ALIZ	Allianz Canadian Depositary Receipts	Financials
BMWY	BMW Canadian Depositary Receipts	Consumer Discretionary
DTEL	Deutsche Telekom Canadian Depositary Receipts	Communication Services
DHL	DHL Canadian Depositary Receipts	Industrials
MB	Mercedes Canadian Depositary Receipts	Consumer Discretionary
SAPG	SAP Canadian Depositary Receipts	Information Technology
SIEM	Siemens Canadian Depositary Receipts	Industrials
VWA	Volkswagen Canadian Depositary Receipts	Consumer Discretionary
RHM	Rheinmetall Canadian Depositary Receipts	Consumer Discretionary

Japan

CDR Ticker	CDR Name (CAD Hedged)	GICS Sector Name
CANO	Canon Canadian Depositary Receipts	Technology Information
HTCI	Hitachi Canadian Depositary Receipts	Industrials
HNDA	Honda Canadian Depositary Receipts	Consumer Discretionary
MTSU	Mitsubishi Canadian Depositary Receipts	Industrials
MUFG	MUFG Canadian Depositary Receipts	Financials
NTDO	Nintendo Canadian Depositary Receipts	Communication Services
SFTB	SoftBank Canadian Depositary Receipts	Communication Services
SONY	Sony Canadian Depositary Receipts	Consumer Discretionary
TOYM	Toyota Canadian Depositary Receipts	Consumer Discretionary

Switzerland

CDR Ticker	CDR Name (CAD Hedged)	GICS Sector Name
ABB	ABB Canadian Depositary Receipts	Industrials
HOL	Holcim Canadian Depositary Receipts	Materials
LON	Lonza Canadian Depositary Receipts	Health Care
NEST	Nestle Canadian Depositary Receipts	Consumer Staples
NOVN	Novartis Canadian Depositary Receipts	Health Care
RCHM	Richemont Canadian Depositary Receipts	Consumer Discretionary
ROCH	Roche Canadian Depositary Receipts	Health Care
SIKA	Sika Canadian Depositary Receipts	Materials
UBS	UBS Canadian Depositary Receipts	Financials
ZUR	Zurich Insurance Canadian Depositary Receipts	Financials

Netherlands

CDR Ticker	CDR Name (CAD Hedged)	GICS Sector Name
ASMH	ASML Canadian Depositary Receipts	Information Technology
HEIA	Heineken Canadian Depositary Receipts	Consumer Staples
INGG	ING Canadian Depositary Receipts	Financials

Denmark

CDR Ticker	CDR Name (CAD Hedged)	GICS Sector Name
NVON	Novo Nordisk Canadian Depositary Receipts	Health Care

Spain

CDR Ticker	CDR Name (CAD Hedged)	GICS Sector Name
BBVA	BBVA Canadian Depositary Receipts	Financials
ZARA	Inditex Canadian Depositary Receipts	Consumer Discretionary
BSAN	Santander Canadian Depositary Receipts	Financials

France

CDR Ticker	CDR Name (CAD Hedged)	GICS Sector Name
AXA	AXA Canadian Depositary Receipts	Financials
BNP	BNP Paribas Canadian Depositary Receipts	Financials
HERM	Hermès Canadian Depositary Receipts	Consumer Discretionary
LOR	L'Oréal Canadian Depositary Receipts	Consumer Staples
LV	LVMH Canadian Depositary Receipts	Consumer Discretionary
SAN	Sanofi Canadian Depositary Receipts	Health Care
SOCG	SocGen Canadian Depositary Receipts	Financials
TTE	TotalEnergies Canadian Depositary Receipts	Energy

USA

CDR Ticker	CDR Name (CAD Hedged)	GICS Sector Name
ZADB	Adobe Canadian Depositary Receipt	Information Technology
ZAMD	Advanced Micro Devices Canadian Depositary Receipt	Information Technology
ZAPO	Apollo Canadian Depositary Receipt	Financials
ZGOO	Alphabet Canadian Depositary Receipt	Communication Services
ZAMZ	Amazon Canadian Depositary Receipt	Consumer Discretionary
ZAAP	Apple Canadian Depositary Receipt	Information Technology
ZBRK	Berkshire Hathaway Canadian Depositary Receipt	Financials
ZBA	Boeing Canadian Depositary Receipt	Industrials
ZAVG	Broadcom Canadian Depositary Receipt	Information Technology
ZCVX	Chevron Canadian Depositary Receipt	Energy
ZCOI	Coinbase Canadian Depositary Receipt	Financials
ZCOP	ConocoPhillips Canadian Depositary Receipt	Energy
ZCOS	Costco Canadian Depositary Receipt	Consumer Staples
ZLLY	Eli Lilly Canadian Depositary Receipt	Health Care
ZXOM	Exxon Mobil Canadian Depositary Receipt	Energy
ZHD	Home Depot Canadian Depositary Receipt	Consumer Discretionary
ZINT	Intel Canadian Depositary Receipt	Information Technology
ZJPM	JPMorgan Canadian Depositary Receipt	Financials
ZLUL	Lululemon Canadian Depositary Receipt	Consumer Discretionary
ZMAS	Mastercard Canadian Depositary Receipt	Financials
ZMCD	McDonald's Canadian Depositary Receipt	Consumer Discretionary
ZMET	Meta Canadian Depositary Receipt	Communication Services
ZMIC	Micron Technology Canadian Depositary Receipt	Information Technology
ZMSF	Microsoft Canadian Depositary Receipt	Information Technology
ZNFL	Netflix Canadian Depositary Receipt	Communication Services
ZNOC	Northrop Grumman Canadian Depositary Receipt	Industrials
ZNVD	NVIDIA Canadian Depositary Receipt	Information Technology
ZPLT	Palantir Canadian Depositary Receipt	Information Technology
ZPYP	PayPal Canadian Depositary Receipt	Financials
ZPFE	Pfizer Canadian Depositary Receipt	Health Care
ZHOO	Robinhood Canadian Depositary Receipt	Financials
ZCRM	Salesforce Canadian Depositary Receipt	Information Technology
ZSMC	Super Micro Computer Canadian Depositary Receipt	Information Technology
ZTSL	Tesla Canadian Depositary Receipt	Consumer Discretionary
ZUBE	Uber Canadian Depositary Receipt	Information Technology
ZUNH	UnitedHealth Canadian Depositary Receipt	Health Care
ZV	Visa Canadian Depositary Receipt	Financials
ZVST	Vistra Canadian Depositary Receipt	Utilities
ZWMT	Walmart Canadian Depositary Receipt	Consumer Staples
ZDIS	Walt Disney Canadian Depositary Receipt	Consumer Discretionary

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Performance Data

Ticker	Inception Date	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BROAD BASED EQUITY ETFs							
ZCN	29/May/09	29.85%	25.62%	18.80%	16.12%	12.13%	9.58%
ZIU	27/Sep/23	27.22%	22.95%	—	—	—	26.98%
ZDM	20/Oct/09	18.68%	18.77%	14.86%	12.67%	8.93%	8.20%
ZEAF	10/Feb/14	24.00%	23.57%	16.50%	10.74%	8.09%	8.37%
ZEM	20/Oct/09	27.61%	25.23%	15.23%	6.27%	8.05%	5.92%
ZUE	29/May/09	15.76%	12.77%	18.67%	13.65%	12.89%	13.51%
ZSP	14/Nov/12	14.26%	14.48%	21.72%	16.61%	14.74%	17.81%
ZSPU	20/Oct/09	27.61%	14.73%	20.20%	14.92%	14.23%	14.88%
ZDJ	29/May/09	11.67%	5.64%	11.39%	10.29%	10.85%	12.01%
ZQO	19/Jun/10	19.41%	19.79%	27.10%	14.75%	17.66%	17.42%
ZNQ	12/Feb/19	21.58%	20.39%	17.74%	—	—	22.22%
ZNQ.U	11/Feb/21	21.32%	21.84%	28.75%	—	—	14.03%
ZMID.F	5/Feb/20	5.44%	-2.34%	8.63%	8.80%	—	7.92%
ZMID	5/Feb/20	4.08%	-0.80%	11.40%	11.65%	—	10.50%
ZMID.U	5/Feb/20	7.08%	-0.59%	10.00%	10.03%	—	9.56%
ZSML.F	5/Feb/20	4.07%	-4.51%	5.84%	7.30%	—	6.07%
ZSML	5/Feb/20	2.74%	-2.99%	8.56%	10.13%	—	8.67%
ZSML.U	5/Feb/20	5.70%	-2.78%	7.20%	8.53%	—	7.75%
ZJPN	24/Jun/22	21.78%	22.46%	17.78%	—	—	11.85%
ZJPN.F	24/Jun/22	26.12%	30.28%	25.17%	—	—	21.82%
ZID	19/Jun/10	2.79%	0.60%	8.57%	11.99%	11.59%	8.69%
ZCH	19/Jun/10	38.50%	45.11%	17.17%	-6.96%	1.85%	3.60%
FACTOR ETFs							
ZLB	21/Oct/11	25.15%	21.79%	15.58%	13.88%	11.06%	12.86%
ZLH	4/Feb/16	11.80%	4.82%	5.92%	8.35%	—	8.90%
ZLU	19/Mar/13	10.16%	6.17%	8.34%	10.80%	10.17%	13.59%
ZLU.U	19/Mar/13	13.34%	6.40%	6.98%	9.20%	9.68%	10.87%
ZLD	4/Feb/16	9.86%	9.51%	10.20%	7.66%	—	6.73%
ZLI	2/Sep/15	14.98%	14.52%	12.32%	6.46%	5.92%	6.35%
ZLE	10/May/16	19.02%	20.98%	13.30%	4.20%	—	3.54%
ZUQ.F	17/Jul/20	13.69%	9.89%	20.87%	13.06%	—	14.43%
ZUQ	5/Nov/14	12.27%	11.57%	23.89%	15.95%	15.65%	16.69%
ZUQ.U	17/Jul/20	15.51%	11.81%	22.34%	14.26%	—	15.71%
ZGO	5/Nov/14	13.49%	13.48%	21.70%	13.74%	13.91%	14.59%
ZEQ	10/Feb/14	6.82%	5.40%	6.35%	7.34%	8.04%	8.74%
ZDV	21/Oct/11	26.73%	22.28%	15.08%	15.26%	10.62%	8.97%
ZUD	19/Mar/13	13.16%	8.01%	9.94%	10.75%	9.29%	9.70%
ZDY	19/Mar/13	12.02%	9.87%	12.69%	13.45%	10.95%	13.27%
ZDY.U	19/Mar/13	15.25%	10.11%	11.28%	11.81%	10.46%	10.56%
ZDH	2/Sep/15	18.28%	19.18%	14.88%	14.48%	8.99%	9.10%
ZDI	5/Nov/14	23.36%	23.89%	16.83%	13.22%	8.29%	7.94%
ZVC	4/Oct/17	28.55%	24.89%	16.57%	18.25%	—	11.09%
ZIQ	24/Oct/24	15.48%	13.81%	—	—	—	9.80%
ZVU	4/Oct/17	24.66%	18.76%	14.74%	13.45%	—	10.49%
STRUCTURED OUTCOME							
ZOCT	27/Sep/23	8.51%	7.92%	—	—	—	9.94%
ZJUL	27/Jun/24	9.46%	9.16%	—	—	—	9.57%
ZAPR	26/Mar/24	4.87%	4.73%	—	—	—	7.82%
ZJAN	24/Jun/24	8.17%	8.79%	—	—	—	9.45%
ENHANCED INCOME ETFs							
ZWC	3/Feb/17	21.45%	17.49%	11.69%	12.27%	—	7.45%
ZWS	2/Mar/18	9.26%	4.08%	6.85%	8.36%	—	6.89%
ZWH	10/Feb/14	7.99%	5.73%	9.44%	10.97%	9.06%	10.84%
ZWH.U	6/Feb/15	11.11%	5.96%	8.07%	9.36%	8.57%	8.16%
ZWA	20/Oct/11	9.99%	4.55%	9.93%	9.38%	9.36%	9.98%
ZWE	2/Sep/15	11.59%	11.63%	10.24%	10.81%	7.04%	7.71%
ZWP	2/Mar/18	19.74%	20.18%	14.73%	11.53%	—	7.27%
ZWG	16/Jun/20	10.31%	10.59%	12.52%	10.54%	—	9.26%
ZWB	28/Jun/11	28.90%	27.69%	15.66%	14.43%	10.66%	9.90%
ZWB.U	24/Jun/22	32.62%	27.96%	14.21%	—	—	6.89%
ZWK	12/Feb/19	12.10%	6.19%	7.52%	10.04%	—	6.01%
ZWU	20/Oct/11	15.90%	10.48%	6.95%	6.63%	6.35%	5.20%
ZWHC	23/Jun/23	7.24%	4.31%	—	—	—	5.77%
ZWEN	23/Jun/23	9.31%	4.75%	—	—	—	7.55%
ZWT	20/Jun/21	20.80%	26.69%	40.42%	—	—	21.25%
ZWQT	21/Jun/23	12.85%	11.14%	—	—	—	15.59%
ZPAY.F	15/Jun/20	7.81%	6.29%	8.98%	5.85%	—	6.16%
ZPAY	15/Jun/20	6.56%	7.92%	11.51%	8.24%	—	8.31%
ZPAY.U	15/Jun/20	9.62%	8.14%	10.10%	6.67%	—	7.06%
ZPH	3/Feb/17	8.42%	7.01%	10.44%	7.33%	—	4.29%
ZPW	2/Sep/15	7.18%	8.61%	13.10%	9.84%	5.52%	5.61%
ZPW.U	2/Sep/15	10.27%	8.84%	11.68%	8.25%	5.09%	5.13%
SECTOR ETFs							
ZEB	20/Oct/09	36.60%	35.00%	20.95%	19.32%	14.00%	12.60%
ZUT	19/Jun/10	20.53%	18.94%	7.80%	5.41%	10.41%	8.07%
ZRE	19/May/10	11.73%	4.71%	4.30%	4.07%	7.19%	7.78%
ZIN	14/Nov/12	13.72%	10.59%	15.05%	12.09%	11.94%	11.40%
ZUB	19/May/10	11.98%	1.61%	8.66%	10.26%	7.72%	7.73%
ZBK	10/Feb/14	10.48%	3.33%	11.53%	13.23%	9.84%	10.99%
ZUH	19/May/10	8.59%	2.59%	0.49%	0.82%	6.11%	11.06%

Ticker	Inception Date	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
ZHU	12/Feb/19	7.08%	4.13%	3.25%	3.51%	—	7.00%
ZGI	19/Jan/10	6.58%	1.42%	8.54%	11.41%	8.76%	11.43%
SIPL	3/Apr/17	8.49%	3.38%	2.13%	4.98%	—	4.66%
COMM	2/May/18	15.59%	16.39%	25.99%	12.87%	—	13.54%
DISC	3/Apr/17	7.69%	8.85%	16.88%	9.57%	—	11.42%
ZEO	20/Oct/09	16.72%	12.29%	11.80%	28.57%	8.30%	2.87%
ZGD	14/Nov/12	158.97%	147.90%	58.92%	29.15%	23.81%	10.37%
ZJG	19/Jan/10	134.94%	132.96%	53.92%	25.27%	22.79%	6.06%
ZEAT	23/Jan/23	0.04%	-3.79%	—	—	—	-4.24%
ZMT	20/Oct/09	50.99%	35.92%	24.70%	18.72%	13.39%	2.44%
RESPONSIBLE INVESTING ETFs							
ESGA	15/Jan/20	31.29%	26.97%	19.67%	14.54%	—	13.00%
ESGY	15/Jan/20	14.42%	13.76%	22.06%	16.72%	—	16.17%
ESGE	16/Jan/20	19.55%	18.36%	14.59%	9.01%	—	8.00%
ESGG	16/Jan/20	16.04%	15.15%	20.08%	14.49%	—	13.58%
ZGRN	24/Jan/22	15.81%	15.68%	19.33%	—	—	13.55%
ZCLN	20/Jan/21	46.23%	38.89%	-4.32%	—	—	-8.62%
ESGB	15/Jan/20	4.91%	4.77%	6.22%	1.43%	—	2.30%
ESGF	15/Jan/20	6.10%	3.67%	4.38%	-1.31%	—	0.06%
FIXED INCOME ETFs							
Canadian Percise Market							
ZCS	20/Oct/09	4.81%	5.26%	6.18%	2.66%	2.86%	3.03%
ZCS.L	3/Feb/17	4.81%	5.26%	6.19%	2.67%	—	2.89%
ZCM	19/Jan/10	5.97%	6.00%	6.74%	1.90%	3.38%	4.25%
ZLC	19/Jan/10	4.31%	2.55%	5.89%	-0.62%	3.28%	4.91%
ZPS	20/Oct/09	3.93%	4.26%	4.29%	1.49%	1.77%	2.14%
ZPS.L	3/Feb/17	3.93%	4.26%	4.29%	1.49%	—	1.85%
ZFS	20/Oct/09	3.43%	3.73%	3.89%	1.27%	1.39%	1.71%
ZFS.L	3/Feb/17	3.43%	3.72%	3.88%	1.26%	—	1.51%
ZMP	19/Mar/13	5.57%	5.31%	4.83%	0.62%	2.25%	2.63%
ZPL	19/Mar/13	2.40%	-0.59%	2.64%	-3.68%	1.51%	2.17%
ZFM	29/May/09	4.27%	3.82%	3.32%	-0.71%	1.07%	2.51%
ZFL	19/May/10	-0.88%	-4.31%	-0.16%	-6.11%	-0.43%	2.11%
Canadian Fixed Income							
ZAG	19/Jan/10	3.90%	3.16%	4.33%	-0.10%	2.02%	2.93%
ZSB	2/Mar/18	4.08%	4.44%	4.82%	1.84%	—	2.42%
ZCB	2/Mar/18	4.86%	4.65%	6.17%	1.43%	—	3.02%
ZDB	10/Feb/14	3.66%	2.99%	4.20%	-0.17%	1.98%	2.41%
ZSDB	24/Jan/22	4.07%	4.47%	5.08%	—	—	2.98%
ZCDB	24/Jan/22	5.07%	5.41%	6.29%	—	—	3.51%
ZMMK	29/Nov/21	2.65%	2.98%	4.26%	—	—	3.58%
ZST	28/Jan/11	2.86%	3.21%	4.61%	2.97%	2.43%	2.21%
ZST.L	3/Feb/17	2.86%	3.21%	4.61%	2.97%	—	2.51%
ZMBS	5/Feb/20	3.80%	4.28%	4.39%	1.76%	—	2.14%
ZGB	2/Mar/18	3.43%	2.51%	3.54%	-0.76%	—	1.66%
ZRR	19/May/10	2.94%	2.03%	2.29%	-1.45%	1.62%	2.70%
ZBI	7/Feb/22	5.28%	5.91%	8.03%	—	—	4.21%
ZBBB	5/Feb/20	5.41%	5.74%	6.64%	2.59%	—	3.13%
ZQB	5/Feb/20	4.91%	5.26%	6.07%	2.18%	—	2.70%
US/Global Fixed Income							
ZUAG	23/Jan/23	4.33%	5.20%	—	—	—	5.37%
ZUAG.F	23/Jan/23	5.72%	3.66%	—	—	—	2.50%
ZUAG.U	23/Jan/23	7.35%	5.43%	—	—	—	3.78%
ZSU	10/Feb/14	4.37%	4.07%	4.50%	1.25%	1.88%	1.86%
ZMU	20/Mar/13	7.57%	5.64%	5.41%	-0.17%	2.46%	2.60%
ZIC	19/Mar/13	6.26%	7.32%	8.10%	2.21%	3.78%	5.56%
ZIC.U	19/Mar/13	9.33%	7.56%	6.74%	0.73%	3.30%	2.99%
ZUCM	27/Sep/23	0.91%	3.98%	—	—	—	6.43%
ZUCM.U	27/Sep/23	3.82%	4.20%	—	—	—	4.80%
ZUS.U	12/Feb/19	4.28%	4.66%	5.09%	3.13%	—	2.73%
ZUS.V	12/Feb/19	4.28%	4.66%	5.09%	3.13%	—	2.73%
ZIS	21/Feb/17	2.45%	5.03%	5.54%	2.54%	—	2.39%
ZIS.U	21/Feb/17	5.41%	5.26%	4.21%	1.05%	—	1.64%
ZIM	21/Feb/17	5.42%	6.17%	5.13%	0.51%	—	2.16%
ZIM.U	21/Feb/17	8.46%	6.40%	3.82%	-0.95%	—	1.44%
ZTL.F	5/Feb/20	5.28%	-1.44%	-1.91%	-9.03%	—	-5.76%
ZTL	21/Feb/17	3.83%	-0.02%	0.74%	-6.84%	—	-0.22%
ZTL.U	21/Feb/17	6.82%	0.20%	-0.53%	-8.19%	—	-0.77%
ZTIP	20/Jan/21	2.94%	5.53%	6.28%	—	—	5.59%
ZTIPI	20/Jan/21	5.91%	5.75%	4.95%	—	—	3.44%
ZTIPF	20/Jan/21	4.29%	3.97%	3.84%	—	—	2.71%
ZJK	4/Oct/17	4.54%	6.65%	10.38%	5.44%	—	5.51%
ZHY	20/Oct/09	5.84%	5.01%	7.68%	2.97%	4.14%	4.81%
ZJK.U	11/Feb/21	7.55%	6.87%	8.99%	—	—	3.51%
ZFH	10/Feb/14	6.33%	6.28%	10.15%	7.05%	5.82%	5.37%
ZEF	21/May/10	7.91%	6.51%	6.94%	0.14%	1.83%	3.65%
PREFERRED SHARES							
ZPR	14/Nov/12	15.55%	18.72%	15.45%	10.55%	6.98%	3.41%
ZPR.U	24/Jan/22	18.87%	18.96%	13.99%	—	—	4.27%
ZHP	3/Feb/17	-1.27%	-5.33%	1.35%	-1.10%	—	1.36%
ZUP	3/Feb/17	-2.45%	-3.76%	4.05%	1.35%	—	3.26%

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 November 30, 2025.

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