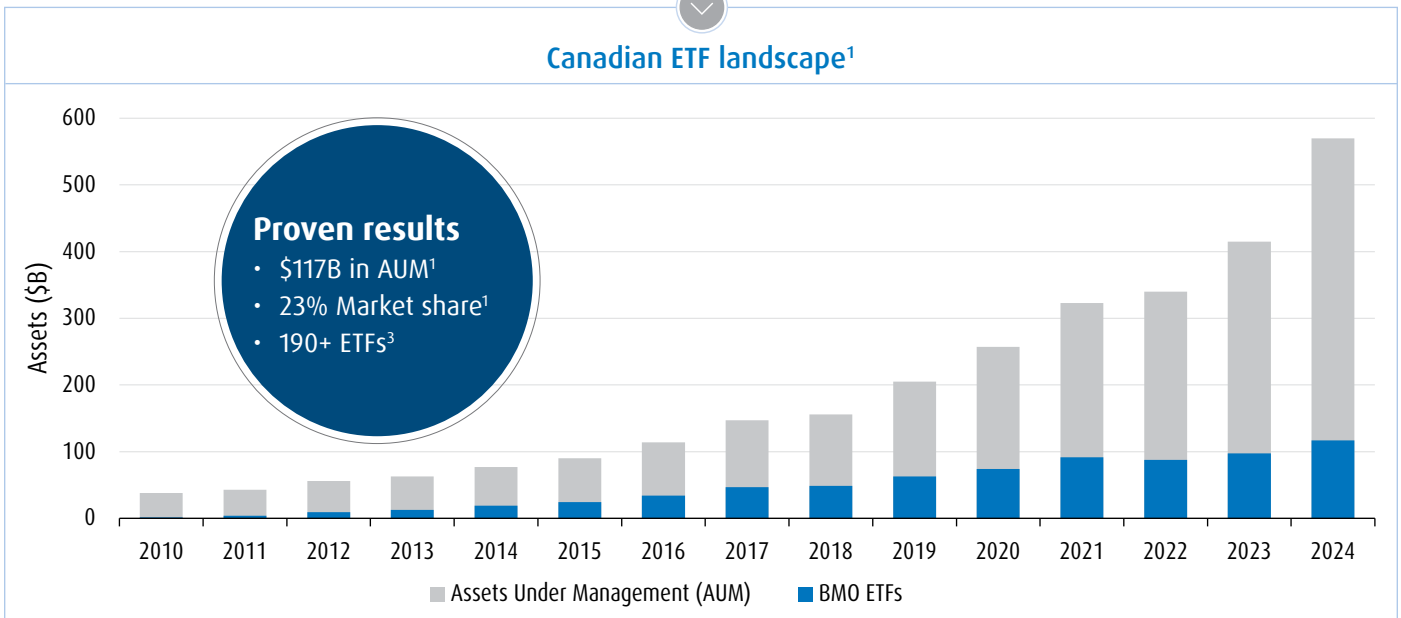


# We Know ETFs

BMO Exchange Traded Funds was one of the first ETF issuers in 2009 and it has become the second largest ETF provider in Canada<sup>1</sup>. Investors continue to choose BMO's award winning ETFs because of our commitment to innovation and education to help build better portfolios.

<div data-bbox="115 695 310 892"> <p><b>\$117B</b></p> </div>	<p>Gathered over \$117 billion in AUM<sup>1</sup></p>	<div data-bbox="581 695 776 892"> <p><b>#1</b></p> </div>	<p>Largest fixed income suite in Canada<sup>1</sup></p>	<div data-bbox="1073 695 1268 892"> <p><b>#1</b></p> </div>	<p>Canadian covered call provider based on AUM<sup>1</sup></p>
<div data-bbox="115 911 310 1102"> <p><b>23%</b></p> </div>	<p>of Canadian ETF market share<sup>1</sup></p>	<div data-bbox="581 911 776 1102"> <p><b>#1</b></p> </div>	<p>Largest Factor ETF Provider in Canada<sup>1</sup></p>	<div data-bbox="1073 911 1268 1102"> <p><b>27</b></p> </div>	<p>Awards won by BMO ETFs<sup>2</sup></p>

Canadian ETF landscape<sup>1</sup>



<sup>1</sup> Source: National Bank Report, January 3, 2025.

<sup>2</sup> Source: [FundGrade A+ Awards 2024](#), [Lipper Awards 2024](#).

<sup>3</sup> Source: BMO ETFs, December 31, 2024.

### Innovative Solutions



We listen and stand at the forefront of recognizing our clients needs and have launched innovative products such as our Covered Call, Liquid Alternatives, Preferred share and Structured Outcome ETFs.

“ Largest provider of Covered Call ETFs in Canada<sup>5</sup> ”



\* Higher yield potential from option premiums (the total amount that an investor pays the call writer for an option contract)  
 † as compared to an investment that generates an equivalent amount of interest income

### Factor ETFs



ETFs that deliver factor exposures combined with effective portfolio construction. Added ZIQ, a new high-quality product, to our expansive suite.

“ Largest Provider of Factor ETFs in Canada<sup>5</sup> ”

Quality	Value	Dividend
Low Volatility	Equal Weight	

### Comprehensive Fixed Income



ETFs that cover broad market, targeted and non traditional exposures.

“ BMO is the only provider to split the entire fixed income spectrum by term and credit in Canada<sup>6</sup> ”

<b>ZCS</b> BMO Short Corporate Bond Index ETF	<b>ZCM</b> BMO Mid Corporate Bond Index ETF	<b>ZLC</b> BMO Long Corporate Bond Index ETF
<b>ZPS</b> BMO Short Provincial Bond Index ETF	<b>ZMP</b> BMO Mid Provincial Bond Index ETF	<b>ZPL</b> BMO Long Provincial Bond Index ETF
<b>ZFS</b> BMO Short Federal Bond Index ETF	<b>ZFM</b> BMO Mid Federal Bond Index ETF	<b>ZFL</b> BMO Long Federal Bond Index ETF

### Efficient Broad Market



We are committed to providing an efficient suite of core solutions that represent the right indices with extremely competitive ETF pricing, which are some of the largest and most liquid ETFs in Canada.<sup>7</sup>

“ The largest Fixed Income ETF in Canada is the BMO Aggregate Bond Index ETF (ZAG) at \$10B<sup>7</sup> ”

ETF Ticker	Name	Management Fee	Assets Under Management (\$B)
ZSP	BMO S&P 500 Index ETF	0.08%	\$19.00
ZAG	BMO Aggregate Bond Index ETF	0.08%	\$9.89
ZCN	BMO S&P/TSX Capped Composite Index ETF	0.05%	\$9.39
ZEA	BMO MSCI EAFE Index ETF	0.20%	\$8.39
ZEM	BMO MSCI Emerging Markets Index ETF	0.25%	\$1.14

Source: BMO ETFs, December 29, 2024.

<sup>5</sup> Source: National Bank, January 3, 2025.

<sup>6</sup> Based on a internal review of the product shelf of other competitors. This data is subject to change at anytime.

<sup>7</sup> Source: BMO ETFs, December 29, 2024.

Dividends are not guaranteed and may fluctuate. Past performance is not indicative of future results.

Volatility: Measures how much the price of a security, derivative, or index fluctuates.

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About the LSEG Lipper Fund Awards

The LSEG Lipper Fund Awards, granted annually, highlight funds and fund companies that have excelled in delivering consistently strong risk-adjusted performance relative to their peers.

The LSEG Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is a risk-adjusted performance measure calculated over 36, 60 and 120 months. The fund with the highest Lipper Leader for Consistent Return (Effective Return) value in each eligible classification wins the LSEG Lipper Fund Award. For more information, see [lipperfundawards.com](http://lipperfundawards.com). Although LSEG Lipper makes reasonable efforts to ensure the accuracy and reliability of the data contained herein, the accuracy is not guaranteed by LSEG Lipper.

The highest 20% of funds in each classification are named Lipper Leaders for Consistent Return, the next 20% receive a rating of 4, the middle 20% are rated 3, the next 20% are rated 2 and the lowest 20% are rated 1.

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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. 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.

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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