

BMO Aggregate Bond ETF Fund

ZAG, the Largest fixed income ETF in Canada¹

Low cost exposure to the broad Canadian fixed income market

BMO Aggregate Bond ETF Fund is built off the success of the largest Canadian fixed income ETF – BMO Aggregate Bond Index ETF (Ticker ZAG), which has a 10-year track record and over \$6 Billion in AUM. BMO Aggregate Bond ETF Fund can be used as an effective portfolio building block for your fixed income sleeve. By complementing your active portfolio, your clients get the best of both worlds with low fees and enhanced diversification.

Reasons to invest

- 1** All-in-one fixed income Solution

 - All domestic & investment grade bonds
 - No foreign currency
- 2** Proven Track Record

 - 4 star rated fund²
 - Over \$6 Billion in AUM
- 3** Low Cost

 - 86% discount to Canadian industry average³



Source: Bloomberg – BMO Aggregate Bond Index ETF (Ticker ZAG) used as a proxy. Data as of February 28, 2023. The chart illustrates the impact to an initial investment of \$10,000 dollars from January 19, 2010 to Feb 28, 2023 in ZAG. It is not intended to reflect future returns on investments.

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total Return (%)	-1.45	8.43	3.24	1.54	2.3	1.24	6.78	8.56	-2.63	-11.79

Fund	1 year	3 year	5 year	10 year	Since Inception
BMO Aggregate Bond ETF Fund	-7.02%	-3.15%	0.50%	1.53%	3.50%

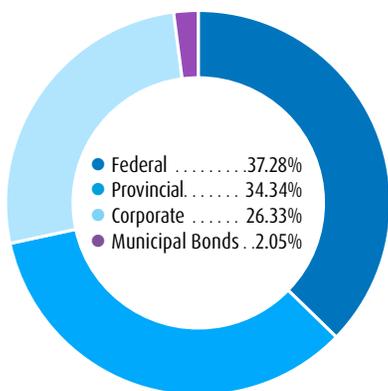
Source: Morningstar – BMO Aggregate Bond Index ETF (Ticker ZAG) used as a proxy. Data as of February 2023.

Fixed income returns are affected by term-to-maturity and duration, credit quality and issuer specific risk. With BMO Aggregate Bond Index ETF Fund, you can conveniently access the Canadian investment grade income market in a one ticket solution providing diversified exposure across term, credit and various segments.

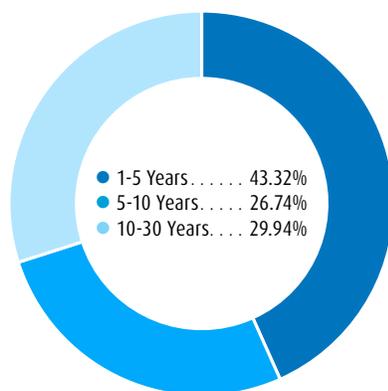
More About the Fund

Portfolio of over 1,400 bonds tracking the flagship Index for the Canadian broad fixed income market – **FTSE Canada Universe Bond Index™**. Consists of Government of Canada (including Crown Corporations) Bonds, Provincial Bonds, Municipal Bonds and Corporate bonds. The index consists of semi-annual pay fixed rate bonds denominated in Canadian dollars, with an effective term to maturity of greater than one year and a credit rating of BBB or higher. Each security in the index is weighted by its relative market capitalization.

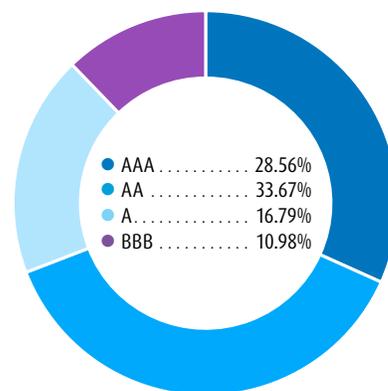
Sector Allocation



Maturity Allocation



Credit Allocation



Source: BMO Global Asset Management, as of February 28, 2023

Annual Total Return – Canadian fixed income market

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
LC 9.5	SC 2.4	LP 18.0	LF 5.4	LC 6.4	LC 8.8	LF 3.4	LC 14.4	LF 13.1	SC -0.5	SP -3.8
MC 8.1	SP 1.8	LF 17.5	MP 5.1	MC 4.3	LP 8.0	MF 2.4	LP 13.5	LP 11.6	SP -1.1	SF -3.9
LF 4.5	SF 1.3	LC 16.1	MF 5.1	SC 2.3	LF 2.7	SP 2.0	MC 8.4	MC 11.1	SF -1.1	SC -4.4
SC 3.9	MC 1.1	MP 9.5	LP 4.2	LP 2.3	MC 2.6	SF 1.9	LF 8.4	LC 11.1	MC -1.5	MP -9.7
MP 3.9	MP -0.4	MC 9.2	MC 4.1	AG 1.7	AG 2.5	MP 1.9	AG 6.8	MP 10.0	AG -2.5	MC -10.0
LP 3.7	AG -1.2	AG 8.8	AG 3.5	MP 1.5	MP 1.3	SC 1.8	MP 5.8	MF 9.3	MP -2.6	MF -10.9
AG 3.6	MF -2.2	MF 8.7	SP 2.9	SP 0.9	SC 1.0	AG 1.4	SC 4.6	AG 8.7	LC -2.6	AG -11.7
MF 2.9	LC -3.2	SC 3.6	SC 2.7	SF 0.1	SP 0.2	MC 1.3	MF 3.8	SC 6.3	MF -3.7	LC -18.7
SP 1.6	LP -6.0	SP 3.5	SF 2.4	MF -0.1	SF -0.6	LC -0.4	SP 3.0	SP 5.3	LP -4.6	LP -22.3
SF 1.1	LF -8.9	SF 2.5	LC 1.5	LF 0.8	MF -0.7	LP -0.6	SF 2.1	SF 4.6	LF -7.1	LF -24.0

SC Corporate Bonds – Short-term	SP Provincial Bonds – Short-term	SF Federal Bonds – Short-term	AG Aggregate Bond
MC Corporate Bonds – Medium-term	MP Provincial Bonds – Medium-term	MF Federal Bonds – Medium-term	
LC Corporate Bonds – Long-term	LP Provincial Bonds – Long-term	LF Federal Bonds – Long-term	

Source: Bloomberg, December 31, 2022.

Fund Codes and Fees

Series	Target MER*	Fund Code
Series F	0.09%	BM095322
Series F (Client Name)	0.09%	BM068322
Advisor Series	0.66%	BM099322

* Target MER – Management Expense Ratio is an estimate only as this fund is less than one year old



Let's connect

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¹ CETFA Monthly Report, as at February 28, 2023.

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BMO Aggregate Bond Index ETF (ZAG) was rated against the following numbers of Canadian Fixed Income funds over the following time periods: 436 funds in the last three years, 373 funds in the last five years, and 233 funds in the last ten years. Past performance is no guarantee of future results.

³ Source: Morningstar as of February 28, 2023.

⁴ Source: Morningstar as of February 28, 2023.

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