

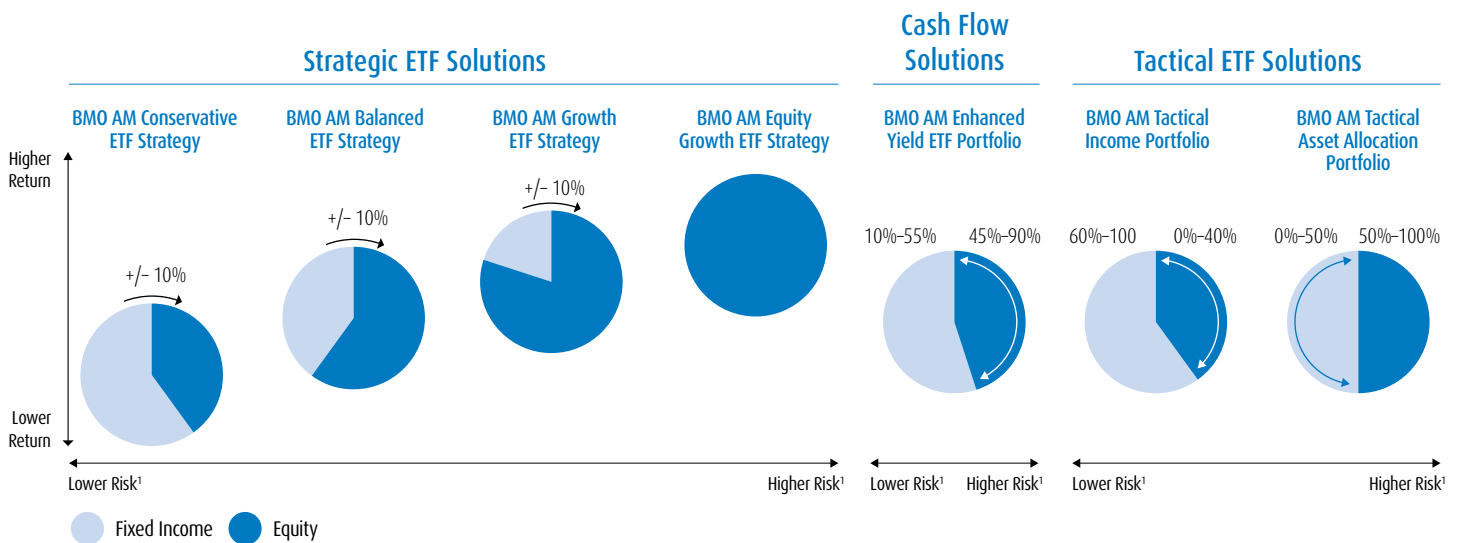
25+
years of
Professionally
Managed
Accounts

11
years in a row
highest inflows in
Canadian ETFs¹

Reap the benefits of our exchange traded funds (ETFs) through **BMO Asset Management ETF Strategies** – a professionally managed solution tailored to deliver the right asset mix for your risk tolerance level.

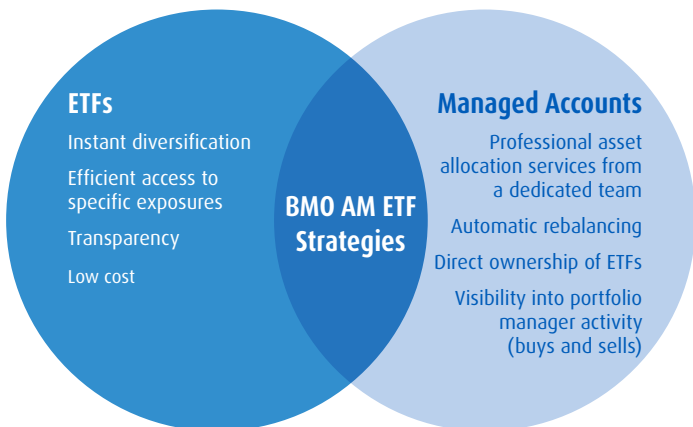
Help position your portfolio, mitigate risk and optimize returns through a diversified suite of 10-30 cost-efficient ETFs that can serve as core market exposures.

Tailored to your risk profile



¹Risk is refined as the uncertainty of a return and the potential for capital loss in your investment

Benefits of Both Worlds



Why ETFs in a Managed Account?

- Diversified** – access to a global basket of stocks, bonds and currencies
- Cost-effective** – lower fees than many other diversified investments available
- Liquidity** – efficient tools with flexibility to take advantage of evolving markets
- Transparency** – Direct ownership provides a comprehensive view into each ETF

Global perspective, local approach.

As one of the top asset managers in the world², we provide on-the-ground insight that shapes our macro views on how we invest.

Our dedicated Multi-Asset Solutions Team uses a proprietary **Five Lenses process** to help determine the appropriate asset mix for our ETF Strategies to seize market opportunity when it happens:

Lens 1	Lens 2	Lens 3	Lens 4	Lens 5
Asset Class	Equity	Fixed Income	Currency	Factors
<ul style="list-style-type: none"> Equities Fixed Income 	<ul style="list-style-type: none"> Canada U.S.A. International Emerging Markets Sectors 	<ul style="list-style-type: none"> Duration Credit Yield Curve Region Alternatives 	<ul style="list-style-type: none"> Hedging Currency overlay 	<ul style="list-style-type: none"> Value, Growth, Momentum, Quality, Yield, Size, Volatility Carry
Key influences:	Key influences:	Key influences:	Key influences:	Key influences:
<ul style="list-style-type: none"> Economic outlook Policy Business Cycle Investment sentiment 	<ul style="list-style-type: none"> Economy Policy Valuation Behavioural 	<ul style="list-style-type: none"> Economy Policy Rates and Inflation Credit 	<ul style="list-style-type: none"> GDP growth Policy Commodity cycle 	<ul style="list-style-type: none"> Relative value Relative strength Income Volatility

To learn more about BMO AM ETF Strategies and our unparalleled suite of relevant, tailored and professionally managed solutions, contact your **BMO GAM Managed Accounts Regional Contact:**

Western Region	Central Canada	Eastern Canada
<p>Brent Chernenkoff Director, Western Region 778-330-7169 brent.chernenkoff@bmo.com</p>	<p>Dimitri Mastoras Vice President, Central Region 416-272-2720 dimitrios.mastoras@bmo.com</p>	<p>Martin Lafrance Vice President, Eastern Region 438-864-1842 Martin.lafrance@bmo.com</p>



¹ Bloomberg, December 2021.

² BMO Financial Group, as of April 30, 2022; total assets of \$1.04 trillion globally, 8th largest bank, by assets, in North America.

The information contained herein is not, and should not be construed as, investment, tax or legal advice to any party. Investments should be evaluated relative to the individual's investment objectives and professional advice should be obtained with respect to any circumstance.

Commissions, management fees and expenses (if applicable) may be associated with investments in mutual funds and exchange traded funds (ETFs). Trailing commissions may be associated with investments in mutual funds. Please read the fund facts, ETF Facts or prospectus of the relevant mutual fund or ETF before investing. Mutual funds and ETFs are not guaranteed, their values change frequently and past performance may not be repeated.

For a summary of the risks of an investment in BMO Mutual Funds or BMO ETFs, please see the specific risks set out in the prospectus of the relevant mutual fund or ETF. 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 Mutual Funds are offered by BMO Investments Inc., a financial services firm and separate entity from Bank of Montreal. BMO ETFs are managed and administered by BMO Asset Management Inc., an investment fund manager and portfolio manager and separate legal entity from Bank of Montreal.

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