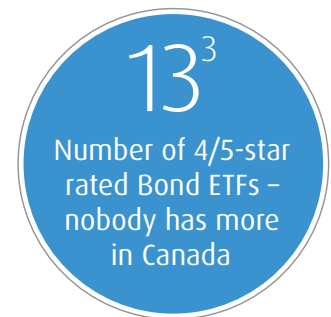


Plot your own yield curve using Canada's largest shelf of bond ETFs

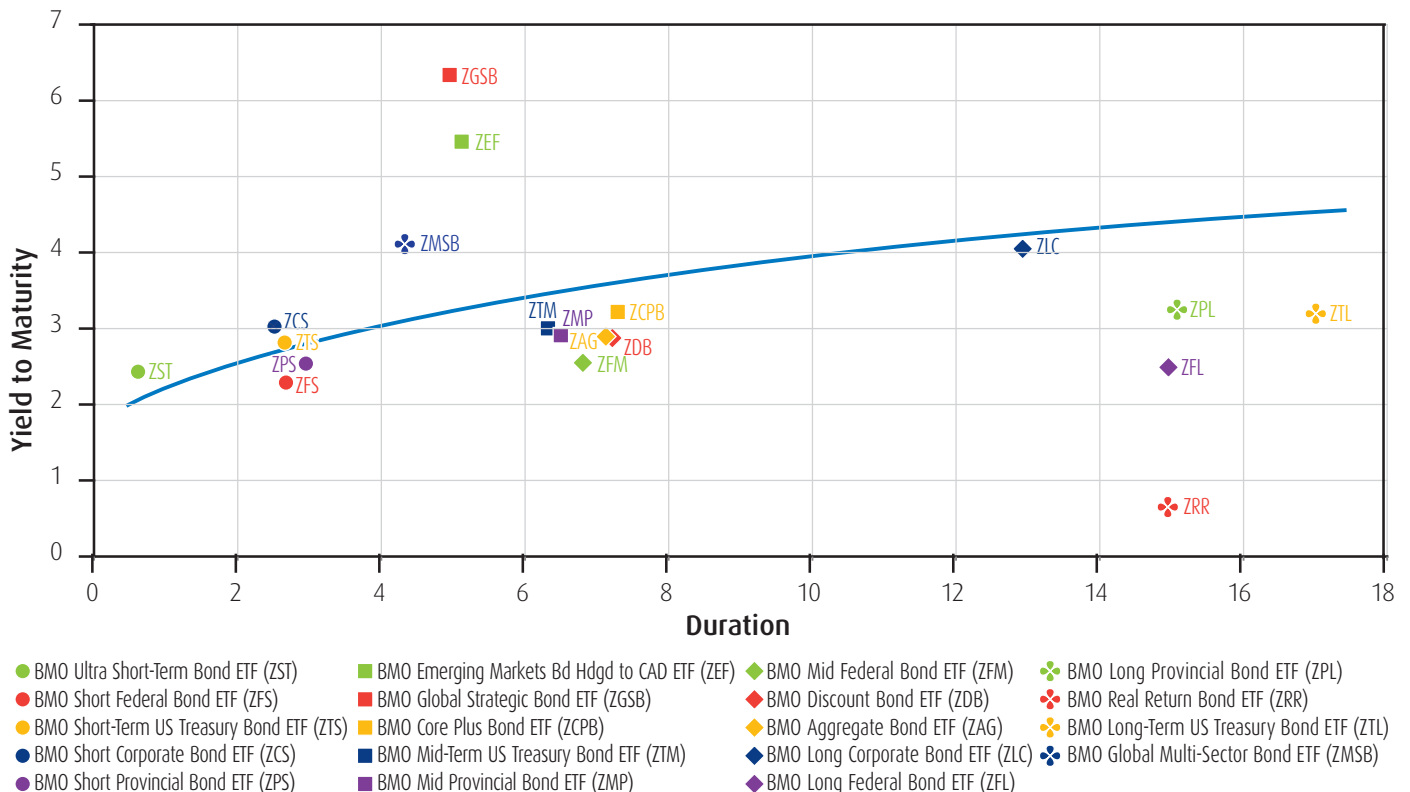
The traditional way of managing your fixed income exposure was relatively simple. Most investors would typically hold a mutual fund or ETF pegged to a broad-based index such as the Bloomberg Barclays Aggregate Index (for Global bond exposure), the Barclays US Aggregate Index or the FTSE TMX Index. **This traditional approach to fixed-income allocation needs a complement in today's environment**, and investors would be better served by segmenting their fixed income allocation to get the specific exposures that they desire. In Canada, **only BMO Asset Management has the resources and product depth for you to specifically choose the yield, maturity, and performance characteristics suitable for your client.**

For your Fixed Income ETF's - let the numbers do the talking:



Utilizing our scale and depth, **BMO Asset Management has built an innovative suite that segments the bond market** (in both Canada and the U.S.) by both term and credit exposure. Due to our scale, size, and breadth, you can utilize BMO ETFs to customize your fixed-income strategy based on your clients' needs and your view of rates.

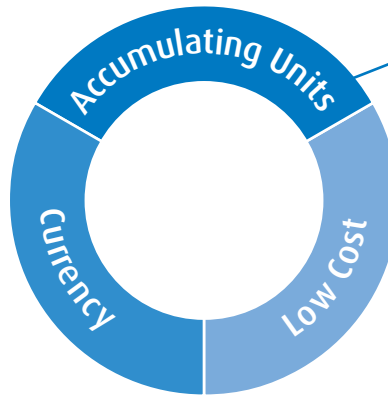
Only BMO has the ETFs to allow you to choose precisely where you want to be on the Yield Curve⁴



Yield greater opportunities with BMO ETFs

To further democratize your flexibility with fixed-income ETFs, BMO Asset Management provides additional overlays to assist with your portfolio construction;

These options consolidate each ETF's distribution back into the NAV, to provide a more stable solution.



Newly available for the following ETF's:

- BMO Ultra Short-Term Bond ETF (ZST.L)
- BMO Short Federal Bond ETF (ZFS.L)
- BMO Short Provincial Bond ETF (ZPS.L)
- BMO Short Corporate Bond ETF (ZCS.L)

We provide CAD and USD units, as well as hedged to CAD/USD options, to give you flexibility in currency risk management.

Fees matter – so why pay more of them? We are continually lowering the management fees on our largest ETFs and now offer the lowest cost fixed-income solutions in the country.

Elevate Your Portfolio and Activate Returns



- For investors who want core Canadian fixed income holdings and the flexibility to add foreign bonds, emerging market debt and high yield exposures
- Use currency and overlay positions to boost income and add diversity
- **Management Fee: 0.50%**



- For investors looking for global fixed income exposure
- A diversified portfolio of investment grade bonds, government bonds, high yield bonds, emerging market debt, and securitized debt
- **Management Fee: 0.60%**



- For investors looking for flexible and highly tactical access to global fixed income
- Active management across high yield, emerging market bonds and investment grade bonds
- **Management Fee: 0.73%**

Take control of your client's bond portfolios. Visit bmo.com/etfs or contact your local ETF specialist.

Source: Canadian ETF Association (CEFTA). As at August 31, 2018
 Source: Canadian ETF Association (CEFTA). As at August 31, 2018
 Source: Morningstar Direct. As at August 31, 2018
 Source: Morningstar Direct. As at September 30, 2018

BMO Global Asset Management is a brand name that comprises of BMO Asset Management Inc., BMO Investments Inc., BMO Asset Management Corp. and BMO's specialized investment management firms

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