



BMO Announces Estimated Annual Reinvested Distributions for BMO Exchange Traded Funds and ETF Series of BMO Mutual Funds

TORONTO, November 12, 2025 - BMO Asset Management Inc. and BMO Investments Inc. today announced the estimated 2025 annual reinvested distributions for BMO Exchange Traded Funds (BMO ETFs) or ETF Series of BMO Mutual Funds (ETF Series)¹. These annual reinvested distributions generally represent realized capital gains and special income within the BMO ETFs and ETF Series, and are paid to unitholders, as required, to ensure that the BMO ETFs and ETF Series are not liable for ordinary income tax.

Unitholders of record at close of business on December 31, 2025, will receive the 2025 annual reinvested distributions. The final year-end distribution amounts, as well as the ongoing cash distribution amounts, are expected to be announced on or about December 18, 2025. The actual taxable amounts, including the tax characteristics, will be reported in 2026.

Please note that these are estimated annual reinvested distributions only and have been calculated based upon forward-looking information as of September 30, 2025². If the forward-looking information changes, the estimated annual reinvested distributions may also change.

These estimates are for the annual reinvested distributions only and do not include estimates of ongoing cash distribution amounts.

Details of the per-unit estimated annual reinvested distribution amounts are as follows:

FUND NAME	Ticker	ESTIMATED REINVESTED DISTRIBUTION (\$)
BMO AAA CLO ETF	ZAAA	0.000
BMO AAA CLO ETF (Hedged Units)	ZAAA.F	0.000
BMO AAA CLO ETF (USD Units*)	ZAAA.U	0.000
BMO Aggregate Bond Index ETF	ZAG	0.000
BMO All-Equity ETF	ZEQT	0.051
BMO Balanced ESG ETF	ZESG	0.000
BMO Balanced ETF (Fixed Percentage Distribution Units)	ZBAL.T	0.041
BMO Balanced ETF	ZBAL	0.067
BMO BBB CLO ETF	ZBBZ	0.001
BMO BBB CLO ETF (Hedged Units)	ZBBZ.F	0.001
BMO BBB CLO ETF (USD Units*)	ZBBZ.U	0.001
BMO BBB Corporate Bond Index ETF	ZBBB	0.000
BMO Broad Commodity ETF	ZCOM	0.000

BMO Brookfield Global Real Estate Tech Fund (ETF Series)	TOWR	0.000
BMO Brookfield Global Renewables Infrastructure Fund (ETF Series)	GRNI	0.000
BMO Canadian Bank Income Index ETF	ZBI	0.161
BMO Canadian Core Plus US Balanced ETF	ZBCB	0.137
BMO Canadian Dividend ETF	ZDV	2.074
BMO Canadian Equity Plus ETF	ZBEC	0.069
BMO Canadian High Dividend Covered Call ETF	ZWC	0.000
BMO Canadian MBS Index ETF	ZMBS	0.193
BMO Clean Energy Index ETF	ZCLN	0.000
BMO Conservative ETF	ZCON	0.069
BMO Core Plus Bond Fund (ETF Series)	ZCPB	0.000
BMO Corporate Bond Index ETF	ZCB	0.000
BMO Corporate Discount Bond ETF	ZCDB	0.413
BMO Covered Call Canadian Banks ETF	ZWB	0.000
BMO Covered Call Canadian Banks ETF (USD Units*)	ZWB.U	0.000
BMO Covered Call Dow Jones Industrial Average Hedged to CAD ETF	ZWA	0.000
BMO Covered Call Energy ETF	ZWEN	0.000
BMO Covered Call Health Care ETF	ZWHC	0.000
BMO Covered Call Spread Gold Bullion ETF	ZWGD	0.000
BMO Covered Call Technology ETF	ZWT	0.000
BMO Covered Call US Banks ETF	ZWK	0.000
BMO Covered Call Utilities ETF	ZWU	0.000
BMO Discount Bond Index ETF	ZDB	0.000
BMO Dow Jones Industrial Average Hedged to CAD Index ETF	ZDJ	0.057
BMO Emerging Markets Bond Hedged to CAD Index ETF	ZEF	0.000
BMO Equal Weight Banks Index ETF	ZEB	0.000
BMO Equal Weight Global Base Metals Hedged to CAD Index ETF	ZMT	0.000
BMO Equal Weight Global Gold Index ETF	ZGD	15.398
BMO Equal Weight Industrials Index ETF	ZIN	0.000
BMO Equal Weight Oil & Gas Index ETF	ZEO	0.391
BMO Equal Weight REITs Index ETF	ZRE	0.233
BMO Equal Weight US Banks Hedged to CAD Index ETF	ZUB	0.000
BMO Equal Weight US Banks Index ETF	ZBK	0.000
BMO Equal Weight US Health Care Hedged to CAD Index ETF	ZUH	0.000
BMO Equal Weight US Health Care Index ETF	ZHU	0.000
BMO Equal Weight Utilities Index ETF	ZUT	0.106
BMO ESG Corporate Bond Index ETF	ESGB	0.000
BMO ESG US Corporate Bond Hedged to CAD Index ETF	ESGF	0.000
BMO Europe High Dividend Covered Call ETF	ZWP	0.000
BMO Europe High Dividend Covered Call Hedged to CAD ETF	ZWE	0.000

BMO Floating Rate High Yield ETF	ZFH	0.000
BMO Global Agriculture ETF	ZEAT	0.000
BMO Global Communications Index ETF	COMM	0.913
BMO Global Consumer Discretionary Hedged to CAD Index ETF	DISC	1.088
BMO Global Consumer Staples Hedged to CAD Index ETF	STPL	0.042
BMO Global Dividend Opportunities Fund (Active ETF Series)	BGDV	1.315
BMO Global Enhanced Income Fund (ETF Series)	ZWQT	0.000
BMO Global Equity Fund (Active ETF Series)	BGEQ	0.427
BMO Global Health Care Fund (Active ETF Series)	BGHC	0.000
BMO Global High Dividend Covered Call ETF	ZWG	1.185
BMO Global Infrastructure Fund (Active ETF Series)	BGIF	0.000
BMO Global Infrastructure Index ETF	ZGI	0.247
BMO Global Innovators Fund (Active ETF Series)	BGIN	0.000
BMO Global REIT Fund (Active ETF Series)	BGRT	0.000
BMO Global Strategic Bond Fund (ETF Series)	ZGSB	0.000
BMO Gold Bullion ETF	ZGLD	0.000
BMO Gold Bullion ETF (USD Units*)	ZGLD.U	0.000
BMO Gold Bullion Hedged to CAD ETF	ZGLH	0.000
BMO Government Bond Index ETF	ZGB	0.000
BMO Growth ETF (Fixed Percentage Distribution Units)	ZGRO.T	0.018
BMO Growth ETF	ZGRO	0.085
BMO High Quality Corporate Bond Index ETF	ZQB	0.000
BMO High Yield US Corporate Bond Hedged to CAD Index ETF	ZHY	0.000
BMO High Yield US Corporate Bond Index ETF	ZJK	0.000
BMO High Yield US Corporate Bond Index ETF (USD Units*)	ZJK.U	0.000
BMO Human Capital Factor US Equity ETF	ZHC	0.026
BMO International Dividend ETF	ZDI	2.207
BMO International Dividend Hedged to CAD ETF	ZDH	0.000
BMO Japan Index ETF	ZJPN	0.037
BMO Japan Index ETF (Hedged Units)	ZJPN.F	0.000
BMO Junior Gold Index ETF	ZJG	0.000
BMO Laddered Preferred Share Index ETF	ZPR	0.000
BMO Laddered Preferred Share Index ETF (USD Units*)	ZPR.U	0.000
BMO Long Corporate Bond Index ETF	ZLC	0.000
BMO Long Federal Bond Index ETF	ZFL	0.000
BMO Long Provincial Bond Index ETF	ZPL	0.000
BMO Long Short Canadian Equity ETF	ZLSC	0.000
BMO Long Short US Equity ETF	ZLSU	0.000
BMO Long-Term US Treasury Bond Index ETF	ZTL	0.000
BMO Long-Term US Treasury Bond Index ETF (Hedged Units)	ZTL.F	0.000

BMO Long-Term US Treasury Bond Index ETF (USD Units*)	ZTL.U	0.000
BMO Low Volatility Canadian Equity ETF	ZLB	0.852
BMO Low Volatility Emerging Markets Equity ETF	ZLE	0.000
BMO Low Volatility International Equity ETF	ZLI	0.000
BMO Low Volatility International Equity Hedged to CAD ETF	ZLD	0.000
BMO Low Volatility US Equity ETF	ZLU	0.740
BMO Low Volatility US Equity ETF (USD Units*)	ZLU.U	0.420
BMO Low Volatility US Equity Hedged to CAD ETF	ZLH	0.000
BMO Mid Corporate Bond Index ETF	ZCM	0.000
BMO Mid Federal Bond Index ETF	ZFM	0.000
BMO Mid Provincial Bond Index ETF	ZMP	0.000
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	ZMU	0.000
BMO Mid-Term US IG Corporate Bond Index ETF	ZIC	0.000
BMO Mid-Term US IG Corporate Bond Index ETF (USD Units*)	ZIC.U	0.000
BMO Mid-Term US Treasury Bond Index ETF	ZTM	0.000
BMO Mid-Term US Treasury Bond Index ETF (USD Units*)	ZTM.U	0.000
BMO Money Market Fund (ETF Series)	ZMMK	0.000
BMO Monthly Income ETF	ZMI	0.325
BMO Monthly Income ETF (USD Units*)	ZMI.U	0.000
BMO MSCI ACWI Paris Aligned Climate Equity Index ETF	ZGRN	0.000
BMO MSCI All Country World High Quality Index ETF	ZGQ	0.000
BMO MSCI Canada Selection Equity Index ETF	ESGA	0.429
BMO MSCI Canada Value Index ETF	ZVC	0.000
BMO MSCI China Selection Equity Index ETF	ZCH	0.000
BMO MSCI EAFE Hedged to CAD Index ETF	ZDM	0.000
BMO MSCI EAFE High Quality Index ETF	ZIQ	0.119
BMO MSCI EAFE Index ETF	ZEA	0.000
BMO MSCI EAFE Selection Equity Index ETF	ESGE	0.000
BMO MSCI Emerging Markets Index ETF	ZEM	0.000
BMO MSCI Europe High Quality Hedged to CAD Index ETF	ZEQ	0.000
BMO MSCI Global Selection Equity Index ETF	ESGG	0.000
BMO MSCI India Selection Equity Index ETF	ZID	2.142
BMO MSCI USA High Quality Index ETF	ZUQ	0.000
BMO MSCI USA High Quality Index ETF (Hedged Units)	ZUQ.F	0.000
BMO MSCI USA High Quality Index ETF (USD Units*)	ZUQ.U	0.000
BMO MSCI USA Selection Equity Index ETF	ESGY	0.000
BMO MSCI USA Selection Equity Index ETF (Hedged Units)	ESGY.F	0.000
BMO MSCI USA Value Index ETF	ZVU	0.000
BMO Nasdaq 100 Equity Hedged to CAD Index ETF	ZQQ	7.118
BMO NASDAQ 100 Equity Index ETF	ZNQ	0.085

BMO NASDAQ 100 Equity Index ETF (USD Units*)	ZNQ.U	0.000
BMO Premium Yield ETF	ZPAY	1.227
BMO Premium Yield ETF (Hedged Units)	ZPAY.F	1.307
BMO Premium Yield ETF (USD Units*)	ZPAY.U	0.934
BMO Real Return Bond Index ETF	ZRR	0.000
BMO S&P 500 Hedged to CAD Index ETF	ZUE	1.073
BMO S&P 500 Index ETF	ZSP	0.000
BMO S&P 500 Index ETF (USD Units*)	ZSP.U	0.000
BMO S&P US Mid Cap Index ETF	ZMID	0.769
BMO S&P US Mid Cap Index ETF (Hedged Units)	ZMID.F	0.000
BMO S&P US Mid Cap Index ETF (USD Units*)	ZMID.U	0.000
BMO S&P US Small Cap Index ETF	ZSML	0.000
BMO S&P US Small Cap Index ETF (Hedged Units)	ZSML.F	0.000
BMO S&P US Small Cap Index ETF (USD Units*)	ZSML.U	0.000
BMO S&P/TSX 60 Index ETF	ZIU	0.000
BMO S&P/TSX Capped Composite Index ETF	ZCN	0.000
BMO Short Corporate Bond Index ETF	ZCS	0.000
BMO Short Corporate Bond Index ETF (Accumulating Units)	ZCS.L	0.113
BMO Short Federal Bond Index ETF	ZFS	0.000
BMO Short Federal Bond Index ETF (Accumulating Units)	ZFS.L	0.057
BMO Short Provincial Bond Index ETF	ZPS	0.000
BMO Short Provincial Bond Index ETF (Accumulating Units)	ZPS.L	0.029
BMO Short-Term Bond Index ETF	ZSB	0.000
BMO Short-Term Discount Bond ETF	ZSDB	0.274
BMO Short-Term US IG Corporate Bond Hedged to CAD Index ETF	ZSU	0.000
BMO Short-Term US TIPS Index ETF	ZTIP	0.000
BMO Short-Term US TIPS Index ETF (Hedged Units)	ZTIP.F	0.000
BMO Short-Term US TIPS Index ETF (USD Units*)	ZTIP.U	0.000
BMO Short-Term US Treasury Bond Index ETF	ZTS	0.000
BMO Short-Term US Treasury Bond Index ETF (USD Units*)	ZTS.U	0.000
BMO SIA Focused Canadian Equity Fund (ETF Series)	ZFC	0.000
BMO SIA Focused North American Equity Fund (ETF Series)	ZFN	0.000
BMO SPDR Communication Services Select Sector Index ETF	ZXLC	0.000
BMO SPDR Communication Services Select Sector Index ETF (Hedged Units)	ZXLC.F	0.250
BMO SPDR Consumer Discretionary Select Sector Index ETF	ZXLY	0.000
BMO SPDR Consumer Discretionary Select Sector Index ETF (Hedged Units)	ZXLY.F	0.000
BMO SPDR Consumer Staples Select Sector Index ETF	ZXLP	0.000
BMO SPDR Consumer Staples Select Sector Index ETF (Hedged Units)	ZXLP.F	1.009
BMO SPDR Energy Select Sector Index ETF	ZXLE	0.000
BMO SPDR Energy Select Sector Index ETF (Hedged Units)	ZXLE.F	0.000

BMO SPDR Financials Select Sector Index ETF	ZXLF	0.000
BMO SPDR Financials Select Sector Index ETF (Hedged Units)	ZXLF.F	0.863
BMO SPDR Health Care Select Sector Index ETF	ZXLV	0.000
BMO SPDR Health Care Select Sector Index ETF (Hedged Units)	ZXLV.F	0.489
BMO SPDR Industrials Select Sector Index ETF	ZXLI	0.000
BMO SPDR Industrials Select Sector Index ETF (Hedged Units)	ZXLI.F	0.000
BMO SPDR Materials Select Sector Index ETF	ZXLB	0.000
BMO SPDR Materials Select Sector Index ETF (Hedged Units)	ZXLB.F	1.373
BMO SPDR Real Estate Select Sector Index ETF	ZXLR	0.000
BMO SPDR Real Estate Select Sector Index ETF (Hedged Units)	ZXLR.F	0.564
BMO SPDR Technology Select Sector Index ETF	ZXLK	0.000
BMO SPDR Technology Select Sector Index ETF (Hedged Units)	ZXLK.F	0.000
BMO SPDR Utilities Select Sector Index ETF	ZXLU	0.005
BMO SPDR Utilities Select Sector Index ETF (Hedged Units)	ZXLU.F	0.048
BMO Sustainable Global Multi-Sector Bond Fund (ETF Series)	ZMSB	0.000
BMO Tactical Dividend ETF Fund (ETF Series)	ZZZD	0.000
BMO Target 2027 Canadian Corporate Bond ETF	ZXCO	0.004
BMO Target 2028 Canadian Corporate Bond ETF	ZXCP	0.003
BMO Target 2029 Canadian Corporate Bond ETF	ZXCQ	0.004
BMO U.S. All Cap Equity Fund (ETF Series)	ZACE	0.000
BMO Ultra Short-Term Bond ETF	ZST	0.438
BMO Ultra Short-Term Bond ETF (Accumulating Units)	ZST.L	0.486
BMO Ultra Short-Term US Bond ETF (USD Units*)	ZUS.U	0.000
BMO Ultra Short-Term US Bond ETF (USD Accumulating Units*)	ZUS.V	0.720
BMO US Aggregate Bond Index ETF	ZUAG	0.000
BMO US Aggregate Bond Index ETF (Hedged Units)	ZUAG.F	0.000
BMO US Aggregate Bond Index ETF (USD Units*)	ZUAG.U	0.000
BMO US Dividend ETF	ZDY	2.276
BMO US Dividend ETF (USD Units*)	ZDY.U	2.509
BMO US Dividend Growth ETF	ZBDU	0.197
BMO US Dividend Growth ETF (Hedged Units)	ZBDU.F	0.398
BMO US Dividend Hedged to CAD ETF	ZUD	0.000
BMO US Equity Buffer Hedged to CAD ETF – April	ZAPR	0.435
BMO US Equity Buffer Hedged to CAD ETF – January	ZJAN	0.000
BMO US Equity Buffer Hedged to CAD ETF – July	ZJUL	0.128
BMO US Equity Buffer Hedged to CAD ETF – October	ZOCT	0.000
BMO US Equity Focused ETF	ZBEU	0.143
BMO US Equity Focused ETF (Hedged Units)	ZBEU.F	0.193
BMO US High Dividend Covered Call ETF	ZWH	0.000
BMO US High Dividend Covered Call ETF (USD Units*)	ZWH.U	0.000

BMO US High Dividend Covered Call Hedged to CAD ETF	ZWS	0.000
BMO US Large Cap Disciplined Value ETF	ZBVU	0.430
BMO US Preferred Share Hedged to CAD Index ETF	ZHP	0.000
BMO US Preferred Share Index ETF	ZUP	0.000
BMO US Preferred Share Index ETF (USD Units*)	ZUP.U	0.000
BMO US Put Write ETF	ZPW	0.000
BMO US Put Write ETF (USD Units*)	ZPW.U	0.000
BMO US Put Write Hedged to CAD ETF	ZPH	0.000
BMO USD Cash Management ETF	ZUCM	0.000
BMO USD Cash Management ETF (USD Units*)	ZUCM.U	0.000
BMO Women in Leadership Fund (ETF Series)	WOMN	0.000

*Estimated reinvested distribution per unit (\$) amounts are USD for ZAAA.U, ZBBZ.U, ZWB.U, ZGLD.U, ZJK.U, ZPR.U, ZTL.U, ZLU.U, ZIC.U, ZTM.U, ZMI.U, ZUQ.U, ZNQ.U, ZPAY.U, ZSP.U, ZMID.U, ZSML.U, ZTIP.U, ZTS.U, ZUS.U, ZUAG.U, ZDY.U, ZWH.U, ZUP.U, ZUS.V, ZPW.U & ZUCM.U.

¹ 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. ETF Series of the BMO Mutual Funds are managed by BMO Investments Inc., which is an investment fund manager and a separate legal entity from Bank of Montreal.

² Forward-looking information: This notice contains forward-looking statements with respect to the estimated annual distributions for the BMO ETFs and ETF Series of BMO Funds. By their nature, these forward-looking statements involve risks and uncertainties that could cause the actual distributions to differ materially from those contemplated by the forward-looking statements. Material factors that could cause the actual distributions to differ from the estimated distributions include, but are not limited to: the actual amounts of distributions received by the ETFs; portfolio transactions; and subscription and redemption activity.

Distribution estimates do not denote the yield a client may receive. All values are expressed in Canadian dollars, unless otherwise indicated. Totals may not sum due to rounding. The year-end distribution estimates are provided by BMO Global Asset Management (GAM) and are for information purposes only. They do not reflect final attributions for tax purposes. For more information, please obtain professional advice.

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Further information about BMO ETFs and ETF Series of the BMO Mutual Funds can be found at www.bmoetfs.com.

Commissions, management fees and expenses all may be associated with investments in BMO ETFs and ETF Series of the BMO Mutual Funds. Please read the applicable ETF Facts document or prospectus before investing. BMO ETFs and ETF Series of the BMO Mutual 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 or ETF Series of the BMO Mutual Funds, please see the specific risks set out in the prospectus. Units of the BMO ETFs and ETF Series securities of the BMO Mutual Funds may be bought and sold at market price on a stock exchange and brokerage commissions will reduce returns. Distributions are not guaranteed and are subject to change and/or elimination.

Distribution rates may change without notice (up or down) depending on market conditions. The payment of distributions should not be confused with an investment fund's performance, rate of return or yield. If distributions paid by an investment fund are greater than the performance of the fund, your original investment will shrink.

Distributions of net income and net taxable gains of a BMO ETF will be included in the unitholder's income for tax purposes in the year they are paid, whether or not such amounts are reinvested in additional units. A unitholder's adjusted cost base will be reduced by the amount of any returns of capital. If a unitholder's adjusted cost base goes below zero, such unitholder will have to pay capital gains tax on the amount below zero. Please refer to the summary of the principal income tax considerations set out in the prospectus for the relevant BMO ETF. Investors should also consult their own tax advisors about their individual circumstances.

"BMO (M-bar roundel symbol)" is a registered trademark of Bank of Montreal, used under licence.

About BMO Global Asset Management

BMO Global Asset Management is a brand name under which BMO Asset Management Inc. and BMO Investments Inc. operate. Certain of the products and services offered under the brand name, BMO Global Asset Management, are designed specifically for various categories of investors in Canada and may not be available to all investors.

About BMO Financial Group

BMO Financial Group is the seventh largest bank in North America by assets, with total assets of \$1.4 trillion as of July 31, 2025. Serving customers for 200 years and counting, BMO is a diverse team of highly engaged employees providing a broad range of personal and commercial banking, wealth management, global markets and investment banking products and services to 13 million customers across Canada, the United States, and in select markets globally. Driven by a single purpose, to Boldly Grow the Good *in business and life*, BMO is committed to driving positive change in the world, and making progress for a thriving economy, sustainable future, and inclusive society.

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