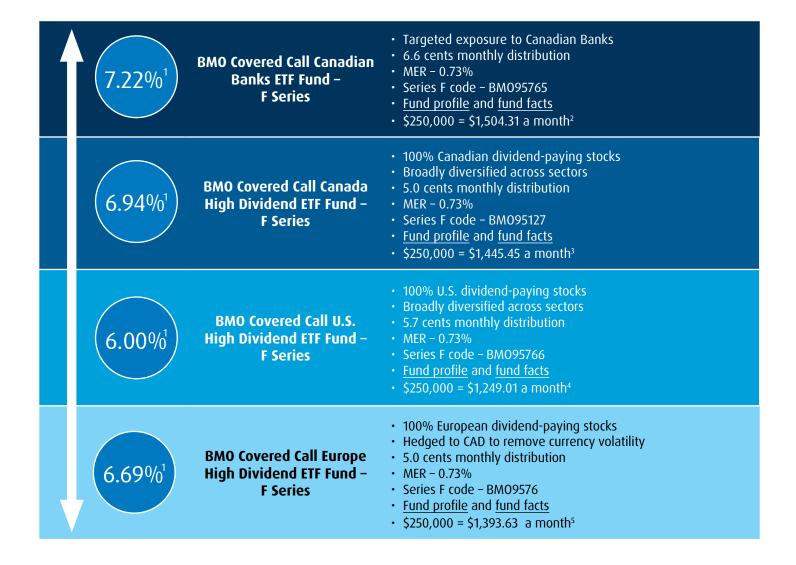
Like the idea of getting paid to wait?
Love the idea of a 6%+ tax-efficient yield?*

BMO has you covered...





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Fund Performance (%)¹	1 Mo	3 Mo	1 Yr	2 Yr	3 Yr	5 Yr	SI	Inception Date
BMO Covered Call Canadian Banks ETF Fund - F Series	-5.9	1.7	-11.2	7.7	5.6	4.4	7.7	28-Apr-16
BMO Covered Call Canada High Dividend ETF Fund – F Series	-4.7	3.8	-3.7	9.8	3.9	-	4.1	14-May-18
BMO Covered Call U.S. High Dividend ETF Fund – F Series	-2.8	12.2	0.0	11.4	73	7.8	8.5	28-Apr-16
BMO Covered Call Europe High Dividend ETF Fund – F Series	-2.3	13.2	0.1	9.3	2.9	3.9	6.0	28-Apr-16

^{5 \$250,000} invested on January 3, 2023 would generate \$1,393.63 a month (\$250,000/\$8.9694 = 27,872.54 units paying \$0.05 per unit).



Series F units are only available to investors who participate in eligible wrap programs or flat fee accounts with their registered dealers that have entered into a Series F Agreement with BMO Investment Inc.

Distributions are not guaranteed and may fluctuate and should not be confused with a fund's performance, rate of return, or yield. Distributions paid as a result of capital gains realized by a fund and income and dividends earned by a fund are taxable in the year they are paid. The payment of distributions should not be confused with a fund's performance, rate of return, or yield. If distributions paid by the fund are greater than the performance of the fund, your original investment will shrink. Distributions paid as a result of capital gains realized by a fund, and income and dividends earned by a fund are taxable in your hands in the year they are paid. Your adjusted cost base will be reduced by the amount of any returns of capital. If your adjusted cost base goes below zero, you will have to pay capital gains tax on the amount below zero. Please refer to the fund's distribution policy in the mutual fund prospectus.

Commissions, trailing commissions (if applicable) management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus of the relevant mutual fund before investing. The indicated rates of return are the historical annual compounded total returns for the period indicated including changes in unit value and reinvestment of all distributions and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Distributions are not guaranteed and are subject to change and/or elimination.

For a summary of the risks of an investment in BMO Mutual Funds, please see the specific risks set out in the prospectus. BMO Global Asset Management is a brand name under which BMO Asset Management Inc. and BMO Investments Inc. operate.

^{*} As compared to an investment that generates an equivalent amount of interest income. Annualized Distribution Yield: The most recent regular distribution, or expected distribution, (excluding additional year end distributions) annualized for frequency, divided by current NAV.

¹ As of December 30, 2022.

² \$250,000 invested on January 3 2023 would generate \$1,504.31 a month (\$250,000/\$10.9685 = 22,792.54 units paying \$0.066 per unit).

³ \$250,000 invested on January 3, 2023 would generate \$1,445.45 a month (\$250,000/\$8.6478 = 28,909.09 units paying \$0.050 per unit).

^{4 \$250,000} invested on January 3, 2023 would generate \$1,249.01 a month (\$250,000/\$11.409 = 21,912.53 units paying \$0.057 per unit).

^{®/™}Registered trademarks/trademark of Bank of Montreal, used under licence.