

BMO International Dividend Hedged to CAD ETF

Fund Details

| | |
|-------------------------------|--------------------|
| Ticker | ZDH |
| Base Currency | CAD |
| Exchange | TSX |
| Inception Date | Sep 02, 2015 |
| Maximum Annual Management Fee | 0.40% |
| Management Expense Ratio | 0.44% ¹ |
| RSP Eligible | Yes |
| DRIP Eligible | Yes |
| Distribution Frequency | Monthly |

Fund Characteristics

| | |
|-----------------------------------|-----------|
| Net Assets (Mn) | \$ 197.04 |
| Number of Securities | 1 |
| Shares Outstanding | 8,051,000 |
| Market Cap (\$Bn) | 10,717.08 |
| Price/Earnings Ratio | 17.15 |
| Price/Book Ratio | 2.61 |
| Annualized Distribution Yield (%) | 4.41 |
| Beta | 0.75 |

Correlation

Index Return data based on - year as of Aug 31, 2023

Portfolio Strategy

BMO International Dividend Hedged to CAD ETF has been designed to provide exposure to a yield weighted portfolio of dividend equities domiciled in international developed markets (outside North America). The ETF utilizes a rules based methodology that considers three-year dividend growth rate, yield, and payout ratio to invest in international equities. Securities will also be subject to a liquidity screen process. The foreign currency exposure is hedged back to the Canadian dollar. The underlying portfolio is rebalanced in June and reconstituted in December. In addition, as ZDH is a fund of fund, the management fees charged are reduced by those accrued in the underlying funds.

Fund Benefits

- Provides convenient and efficient exposure to a yield weighted portfolio of dividend equities domiciled in the international developed markets (outside North America)
- Offers exposure to sectors that may be under represented in Canadian equity portfolios
- Lower overall risk when compared to investing in international equities
- Provides excellent transparency through intra-day trading prices and daily portfolio composition
- The underlying securities of ZDH have large daily trade volumes, which represent the ETFs true liquidity
- Currency exposure hedged back to the Canadian dollar

Growth of 10,000



Graphs are only used to illustrate the effects of the compound growth rate and do not reflect future values of any fund or returns on investment of any fund.

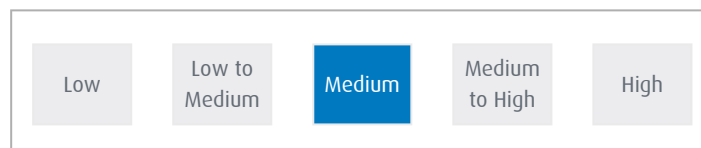
Fund Performance

Annualized Performance

For period ending Aug 31, 2023

| | 1Mo | 3Mo | 6Mo | YTD | 1Yr | 3Yr | 5Yr | 10Yr | Since Inception |
|-------|--------|-------|-------|--------|--------|--------|-------|------|-----------------|
| NAV | -1.10% | 4.63% | 7.11% | 13.51% | 21.08% | 15.09% | 6.79% | - | 7.48% |
| Index | - | - | - | - | - | - | - | - | - |

Risk Rating



BMO International Dividend Hedged to CAD ETF

Sector Allocation



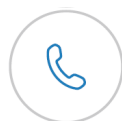
- 20.14% Financials
- 14.67% Health Care
- 11.14% Industrials
- 10.75% Consumer Staples
- 9.82% Materials
- 9.76% Consumer Discretionary
- 6.32% Communication Services
- 6.22% Utilities
- 5.75% Energy
- 5.27% Others

Geographic Allocation



- 16.78% Japan
- 13.41% France
- 13.20% Germany
- 11.88% United States of Am...
- 8.25% United Kingdom
- 7.12% Australia
- 6.83% Switzerland
- 3.45% Hong Kong, Special ...
- 3.12% Netherlands
- 15.97% Others

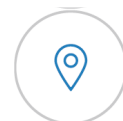
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Commissions, management fees and expenses all may be associated with investments in exchange traded funds. Please read the prospectus before investing. The indicated rates of return are the historical annual compound total returns including changes in prices and reinvestment of all distributions and do not take into account commission charges or income taxes payable by any unitholder that would have reduced returns. Exchange traded funds are not guaranteed, their values change frequently and past performance may not be repeated.

This communication is intended for informational purposes only and is not, and should not be construed as, investment and/or tax advice to any individual. Particular investments and/or trading strategies should be evaluated relative to each individual's circumstances. Individuals should seek the advice of professionals, as appropriate, regarding any particular investment.

*BMO ETFs are managed and administered by BMO Asset Management Inc., an investment fund manager and portfolio manager and separate legal entity from the Bank of Montreal.

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¹ Management Expense Ratios (MERs) are the audited MERs as of December 31, 2021. [↗](#)