



Helping investors adapt to
volatility
and take advantage of
opportunity

SIA Wealth's approach to tactical investing is designed with the ability to adjust our equity allocation within a wide range between 0% – 100%.

They define this flexibility as:

TRUE TACTICAL™

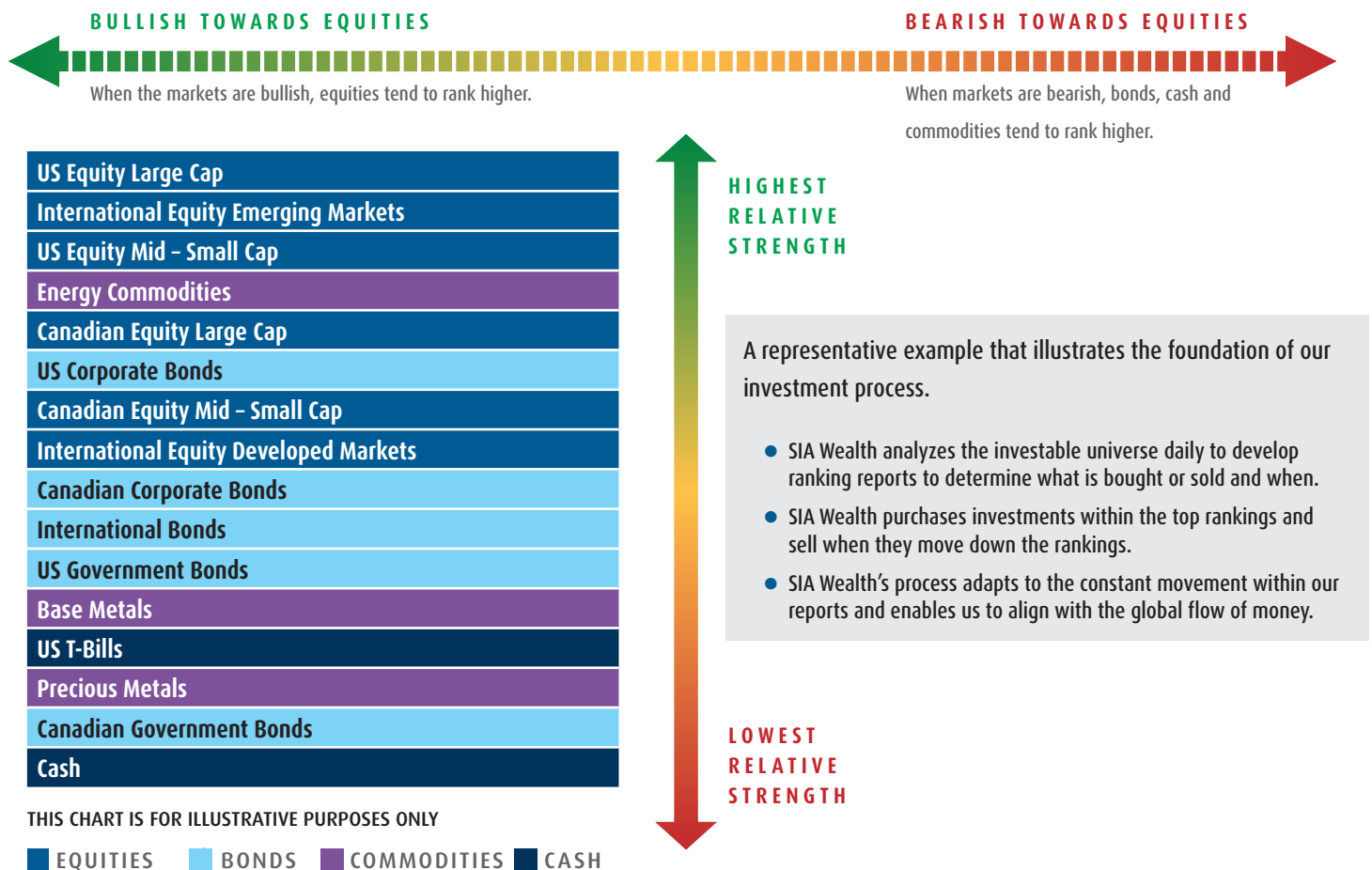
Your portfolio is your chess board.

Let **TRUE TACTICAL™** be your most tactical, powerful piece.

SIA Wealth's **TRUE TACTICAL™** process looks at over **5,000** stocks and ETFs.

On a daily basis, they analyze the relative price change of every security against every other security and rank them according to relative strength.

SIA WEALTH PROCESS

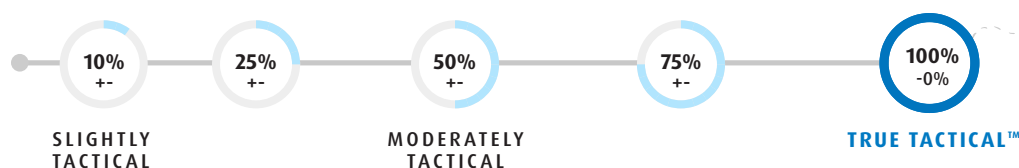


SIA's **TRUE TACTICAL™** approach is designed to

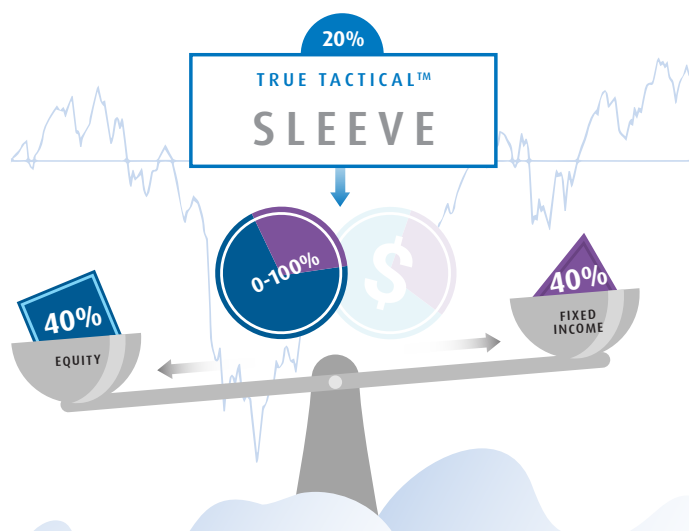
GROW AND SAFEGUARD WEALTH

BMO Global Asset Management is proud to partner with SIA Wealth, a Canadian independent investment management firm that helps investors grow and safeguard their wealth through financial technology.

WHAT IS YOUR TACTICAL RANGE?



Make sure your portfolio is tactical by adding a **TRUE TACTICAL™** sleeve.



- **Benefit from Automated Tactical Asset Allocation** – the ability to reduce equity exposure without having to sell positions in your portfolio
- **Alternative-like exposure** in a liquid mutual fund/ETF
- **Complementary strategy** to existing long-only equity managers

BMO Global Asset Management

The five funds listed below are sub-advised by SIA Wealth Management Inc.

SIA Wealth Management Inc.

Fund Name	Advisor Series FE/LL	Fee Based	ETF	Advisor Series MER	Fee Based	ETF MER
BMO SIA Focused Canadian Equity Fund	BM099257 (FE) / BM098257 (LL [†])	BM095257	ZFC	1.88%	0.75%	0.84%
BMO SIA Focused North American Equity Fund	BM099258 (FE) / BM098258 (LL [†]) BM079258 (FE) / BM078258 (LL [†]) [\$US]	BM095258 BM040258 [\$US]	ZFN	1.97%	0.80%	0.90%
BMO Tactical Global Equity ETF Fund	BM099217 (FE) / BM098217 (LL [†]) BM079217 (FE) / BM078217 (LL [†]) [\$US]	BM095217 BM040217 [\$US]	-	1.90%	0.94%	-
BMO Tactical Global Bond ETF Fund	BM099220 (FE) / BM098220 (LL [†]) BM079220 (FE) / BM078220 (LL [†]) [\$US]	BM095220 BM040220 [\$US]	-	1.58%	0.84%	-
BMO Tactical Global Asset Allocation ETF Fund	BM099763 (FE) / BM098763 (LL [†]) BM079763 (FE) / BM078763 (LL [†]) [\$US]	BM095763 BM040763 [\$US]	-	1.74%	0.75%	-

*Management Expense Ratio (MER) as at September 30, 2019. †Low Load (LL) is no longer available for sale.



[†] Risk is defined as the uncertainty of a return and the potential for capital loss in your investment.

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 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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