

Investment Opportunity

Series 21.3



OBJECTIVE CAPITAL MANAGEMENT

Opportunity: Investment in a custom created, high yielding debt security offered exclusively through Objective Capital Management, LLC (“OCM”).

Objective: To create, price, and trade a high yielding, investment grade debt security that offers a compelling risk/reward proposition. The primary attributes of this security are a targeted yield of 500bps+ above market with meaningful downside protections. We are seeking to mimic previous OCM issuances, specifically the Custom Offerings from Bank of Montreal traded on November 23, 2020 (9.00% yield), and from Citigroup traded on February 3, 2021 (7.25% yield) with a Coupon and Principal Barrier contingency tied to underlying indices (SPX/INDU/RTY/NDX).

The investment is designed to function as a high yielding fixed income alternative and/or an equity proxy for investors looking to reduce overall portfolio risk. The targeted return will be designed to be in line with long term equity expectations but with decreased risk as compared to participation in public equity markets.

Issuer

- Bank of Montreal (BMO)

Duration

- 5 years from original date of issuance

Yield

- 7.35% per annum, paid monthly on observation date.

Call Protection

- Non-callable for first 12 months, monthly thereafter at issuer discretion

Contingencies

- Coupon barrier 70% of initial index levels (observed monthly)
- Principal (at maturity) barrier 65% of initial index levels

Underlying Indices

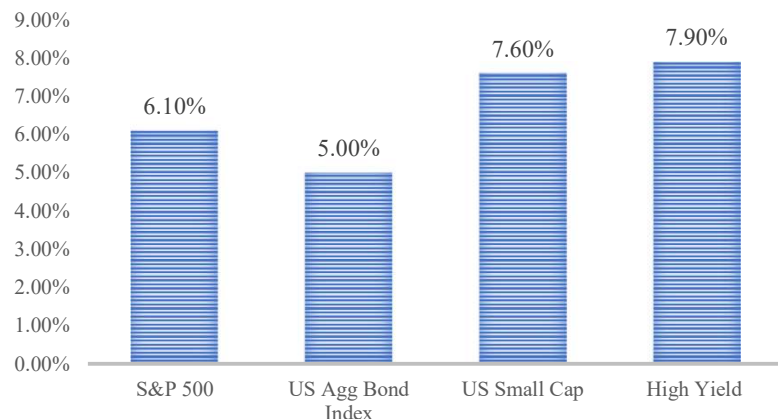
- Lesser of S&P 500, NASDAQ, and Russell 2000. Index start levels will be determined on Strike Date

Targeted Dates:

- Strike and Trade on Tuesday, June 1, 2021

Custom CUSIP: 06368EMS8

20-YEAR ANNUALIZED RETURNS (1999-2019)*



*Source: JP Morgan Asset Management Guide to the Markets – U.S. Data are as of September 30, 2020

Contingency Risk:

Least of 3 Indices (SPX/NDX/RTY) – 60 Month Rolling Period Probability:

Less Than 70% Barrier: 6.88%¹

Less Than 60% Barrier: 4.75%¹

¹The data in this report represents the percentage of times that the least performer of a combination of underlying indices has breached the 60% and 70% threshold level since January 1st, 1988 on a rolling basis.

Source: CAIS- Historical Outcome Analysis

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Important Information and Disclaimers:

Please note that this document is for indications of interest in a potential future security that OCM is looking to create, price, and trade.

The specific characteristics of this future investment will be finalized, discussed, and disclosed when the security is built.

OCM only acts as an advisor for clients of OCM with a current investment advisory agreement. Non OCM clients should consult with their existing advisor to see how the potential security fits into their overall portfolio.

An investment in a Structured Note may not be suitable for all investors. These investments involve several risks including, but not limited to market risk, liquidity risk, and default risk. The appropriateness of this investment depends on an individual's unique circumstances and investment objectives.

Contingent Yield Notes will pay a monthly coupon if the closing value of the underlying asset(s) is at or above the Coupon Barrier on a periodic observation date. If the closing value of the underlying asset(s) is less than the Coupon Barrier on an observation date, no coupon will be paid for that period. At maturity, if the notes have not yet been early redeemed ("called") and the final underlying value is greater than or equal to the Coupon Barrier, the notes will redeem for par plus a final coupon payment. If the underlying value is less than the Principal Barrier, the notes will redeem with 1:1 loss proportionate to the decline in the underlying asset(s).