

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of August 31, 2025

Goldman Sachs Group Inc	10.00%
Microsoft Corp	6.80%
Caterpillar Inc	5.62%
Home Depot Inc	5.46%
Sherwin-Williams Co	4.91%
Visa Inc Cl A	4.72%
American Express Co	4.45%
Mcdonald's Corp	4.21%
UnitedHealth Group Inc	4.16%
JPMorgan Chase & Co	4.05%

ASSET ALLOCATION

as of August 31, 2025



SECTOR ALLOCATION

as of August 31, 2025



GEOGRAPHIC ALLOCATION

as of August 31, 2025

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

US EQUITY

BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)

The information contained in this profile is related to the index indicated above. As part of a BMO Life Assurance Company policy, you do not purchase units in this index or a legal interest in any security.

OBJECTIVE

The BMO Dow Jones Industrial Average Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones Industrial Average (CAD hedged), net of expenses.

COMPOUND RETURN

as of August 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.19%	7.54%	3.64%	9.15%	13.11%	10.22%	11.15%	11.90%

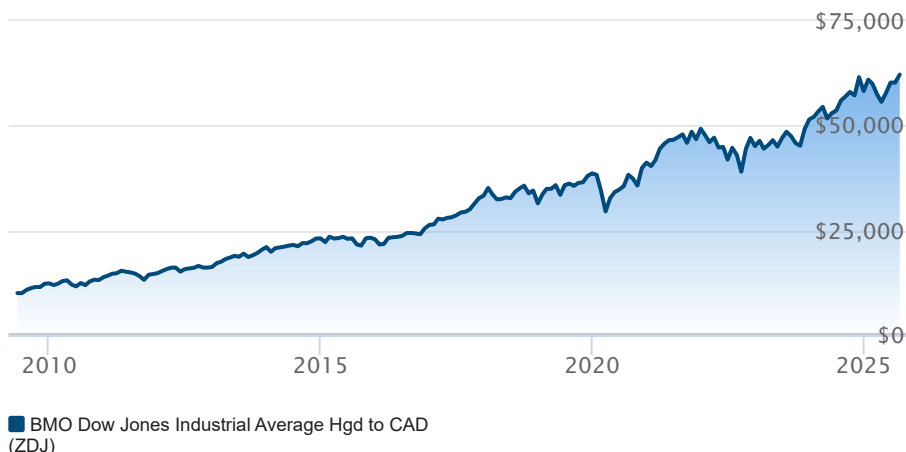
CALENDAR RETURN

as of August 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	13.19%	14.10%	-8.41%	19.65%	6.61%	22.83%	-5.41%	26.51%	14.94%

GROWTH OF \$10,000

Annual values as of August 31, 2025



Past performance is no guarantee of future performance. All returns are historical annual compounded total rates of return and reflect changes in yield and distributions reinvested. Managed Indexed, Managed Portfolios and Market Indexed accounts credit an interest amount mirroring the net rate of return of a specified underlying investment, less a BMO Life Assurance Company daily management fee. These rates of return do not reflect the current BMO Life Assurance Company management /universal life fee which must be taken into consideration when determining the net return earned on the account.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

* These are legal trademarks and do not indicate that BMO Life Assurance Company's Universal Life plans or InvestmentPRO is sponsored, endorsed sold or promoted by the trademark owners.



Data Provided By Fundata