

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT**

**US EQUITY**

**BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)**

**TOP HOLDINGS**

as of April 30, 2026

Goldman Sachs Group Inc	11.19%
Caterpillar Inc	10.78%
Microsoft Corp	4.94%
UnitedHealth Group Inc	4.49%
Amgen Inc	4.19%
Visa Inc Cl A	3.99%
Home Depot Inc	3.98%
American Express Co	3.91%
Sherwin-Williams Co	3.89%
JPMorgan Chase & Co	3.79%

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 April 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	6.79%	1.08%	3.68%	20.83%	13.08%	8.06%	11.17%	11.92%

**CALENDAR RETURN**

as of April 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	12.41%	13.19%	14.10%	-8.41%	19.65%	6.61%	22.83%	-5.41%	26.51%

**GROWTH OF \$10,000**

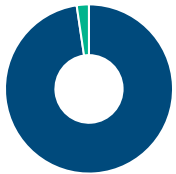
Annual values as of April 30, 2026



■ BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)

**ASSET ALLOCATION**

as of April 30, 2026



US Equity	97.66%
Cash and Equivalents	2.34%

**SECTOR ALLOCATION**

as of April 30, 2026



Financial Services	26.58%
Industrial Goods	17.92%
Technology	16.68%
Healthcare	12.79%
Consumer Services	12.35%
Other	13.68%

**GEOGRAPHIC ALLOCATION**

as of April 30, 2026



North America	100.00%
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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.

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