

VOLATILITY



Based on 3 year standard deviation

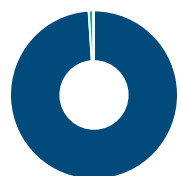
TOP HOLDINGS

as of August 31, 2025

BMO MSCI EAFE Index ETF (ZEA)	101.24%
CANADIAN DOLLAR	0.05%
GBP Currency Forward	0.01%
AUD Currency Forward	0.00%
DKK Currency Forward	0.00%
HKD Currency Forward	0.00%
ILS Currency Forward	0.00%
SEK Currency Forward	0.00%
SGD Currency Forward	0.00%
USD Currency Forward	0.00%

ASSET ALLOCATION

as of August 31, 2025



International Equity	100.09%
Income Trust Units	0.89%
Cash and Equivalents	-1.11%
Other	0.13%

SECTOR ALLOCATION

as of August 31, 2025



Financial Services	24.62%
Consumer Goods	15.22%
Industrial Goods	11.68%
Healthcare	10.46%
Technology	8.45%
Other	29.57%

GEOGRAPHIC ALLOCATION

as of August 31, 2025



Europe	65.99%
Asia	33.67%
Africa and Middle East	1.07%
Latin America	0.07%
North America	-1.11%
Other	0.31%

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

INTERNATIONAL EQUITY

BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)

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 MSCI EAFE Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI EAFE 100% Hedged to CAD Dollars Index, 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	2.46%	3.66%	4.84%	10.50%	15.35%	13.01%	8.73%	7.95%

CALENDAR RETURN

as of August 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	12.41%	18.37%	-5.56%	18.49%	0.47%	23.36%	-9.91%	16.12%	6.52%

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.

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Data Provided By Fundata