

VOLATILITY



Based on 3 year standard deviation

BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)

TOP HOLDINGS

as of May 31, 2022

| | |
|-------------------------------|---------|
| BMO MSCI EAFE Index ETF (ZEA) | 100.09% |
| CAD Currency Forward | 0.07% |
| EUR Currency Forward | 0.06% |
| DKK Currency Forward | 0.01% |
| AUD Currency Forward | 0.00% |
| ILS Currency Forward | 0.00% |
| NOK Currency Forward | 0.00% |
| NZD Currency Forward | 0.00% |
| SEK Currency Forward | 0.00% |
| SGD Currency Forward | 0.00% |

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 May 31, 2022

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|-------|-------|--------|-------|-------|-------|-------|-----------|
| Index | 0.84% | 1.09% | -0.48% | 1.70% | 8.46% | 6.10% | 9.92% | 6.75% |

CALENDAR RETURN

as of May 31, 2022

| Period | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 |
|--------|--------|-------|--------|--------|--------|-------|-------|-------|--------|
| Index | 18.49% | 0.47% | 23.36% | -9.91% | 16.12% | 6.52% | 4.53% | 5.51% | 25.86% |

GROWTH OF \$10,000

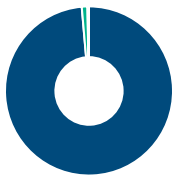
Annual values as of May 31, 2022



■ BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)

ASSET ALLOCATION

as of May 31, 2022



| | |
|----------------------|--------|
| International Equity | 98.62% |
| Income Trust Units | 1.09% |
| Cash and Equivalents | 0.14% |
| US Equity | 0.04% |
| Canadian Equity | 0.01% |
| Other | 0.10% |

SECTOR ALLOCATION

as of May 31, 2022



| | |
|--------------------|--------|
| Financial Services | 17.46% |
| Consumer Goods | 16.84% |
| Healthcare | 12.57% |
| Industrial Goods | 8.53% |
| Basic Materials | 7.13% |
| Other | 37.47% |

GEOGRAPHIC ALLOCATION

as of May 31, 2022



| | |
|------------------------|--------|
| Europe | 64.68% |
| Asia | 34.12% |
| Africa and Middle East | 0.72% |
| North America | 0.20% |
| Latin America | 0.06% |
| Other | 0.22% |

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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