

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of September 30, 2020

Power Corp of Canada	3.25%
Nutrien Ltd	3.16%
Sun Life Financial Inc	3.15%
Canadian Imperial Bank of Commerce	3.12%
Bank of Montreal	3.00%
Toronto-Dominion Bank	2.99%
Manulife Financial Corp	2.97%
Bank of Nova Scotia	2.86%
Royal Bank of Canada	2.85%
BCE Inc	2.76%

**ASSET ALLOCATION**

as of September 30, 2020



Canadian Equity	92.2%
Income Trust Units	7.0%
Cash and Equivalents	0.5%
International Equity	0.3%

**SECTOR ALLOCATION**

as of September 30, 2020



Financial Services	34.9%
Utilities	20.3%
Consumer Services	10.3%
Energy	9.8%
Telecommunications	8.9%
Other	15.8%

**GEOGRAPHIC ALLOCATION**

as of September 30, 2020



North America	92.7%
Latin America	7.3%

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**CANADIAN EQUITY**

**BMO Canadian Dividend ETF**

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**

BMO Canadian Dividend ETF has been designed to provide exposure to a yield weighted portfolio of Canadian dividend paying stocks. ZDV utilizes a rules based methodology that considers the three year dividend growth rate, yield, and payout ratio to invest in Canadian equities. Securities will also be subject to a liquidity screen process. The underlying portfolio is rebalanced in June and reconstituted in December.

**COMPOUND RETURN**

as of September 30, 2020

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-0.48%	6.63%	16.16%	-11.15%	-0.67%	4.36%	-	4.51%

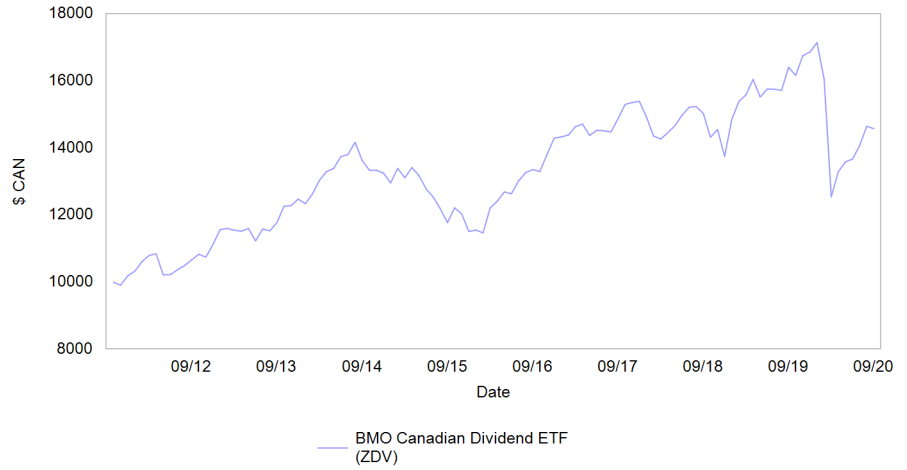
**CALENDAR RETURN**

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	22.59%	-10.65%	7.71%	24.15%	-13.13%	6.18%	12.20%	9.19%	-

**GROWTH OF \$10,000**

Annual values as of 30 September 2020



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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