

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT**

**CANADIAN EQUITY**

**BMO Canadian Dividend ETF (ZDV)**

**TOP HOLDINGS**

as of February 28, 2026

|   |       |
|---|-------|
| Royal Bank of Canada                          | 6.74% |
| Toronto-Dominion Bank                         | 6.17% |
| Enbridge Inc                                  | 4.99% |
| Canadian Natural Resources Ltd                | 4.80% |
| Bank of Nova Scotia                           | 4.57% |
| Canadian Imperial Bank of Commerce            | 4.41% |
| Agnico Eagle Mines Ltd                        | 3.55% |
| Bank of Montreal                              | 2.76% |
| TC Energy Corp                                | 2.59% |
| Brookfield Infrastructure Partners LP - Units | 2.49% |

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.

**COMPOUND RETURN**

as of February 28, 2026

| Period | 1 Mth | 3 Mth  | 6 Mth  | 1 Yr   | 3 Yr   | 5 Yr   | 10 Yr  | Inception |
|--------|-------|--------|--------|--------|--------|--------|--------|-----------|
| Index  | 8.49% | 13.67% | 23.91% | 38.67% | 20.34% | 17.28% | 12.59% | 9.78%     |

**CALENDAR RETURN**

as of February 28, 2026

| Period | 2025   | 2024   | 2023  | 2022   | 2021   | 2020   | 2019   | 2018    | 2017  |
|--------|--------|--------|-------|--------|--------|--------|--------|---------|-------|
| Index  | 28.70% | 16.88% | 8.19% | -1.62% | 28.59% | -3.38% | 22.59% | -10.65% | 7.71% |

**GROWTH OF \$10,000**

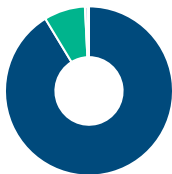
Annual values as of February 28, 2026



■ BMO Canadian Dividend ETF (ZDV)

**ASSET ALLOCATION**

as of February 28, 2026



|                       |        |
|-----------------------|--------|
| Canadian Equity       | 91.30% |
| Income Trust Units    | 7.93%  |
| Foreign Bonds - Other | 0.49%  |
| Cash and Equivalents  | 0.28%  |

**SECTOR ALLOCATION**

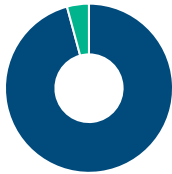
as of February 28, 2026



|                    |        |
|--------------------|--------|
| Financial Services | 32.79% |
| Energy             | 26.31% |
| Basic Materials    | 13.78% |
| Utilities          | 7.98%  |
| Telecommunications | 6.30%  |
| Other              | 12.84% |

**GEOGRAPHIC ALLOCATION**

as of February 28, 2026



|               |        |
|---------------|--------|
| North America | 95.78% |
| Latin America | 4.22%  |

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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