

VOLATILITY



Based on 3 year standard deviation

BMO Low Volatility Canadian Equity ETF (ZLB)

TOP HOLDINGS

as of February 28, 2026

Loblaw Cos Ltd	4.58%
Hydro One Ltd	4.05%
Fortis Inc	4.04%
Quebecor Inc Cl B	3.81%
Metro Inc	3.70%
Empire Co Ltd Cl A	3.47%
Emera Inc	3.38%
Great-West Lifeco Inc	3.26%
Canadian Utilities Ltd Cl A	2.88%
Franco-Nevada Corp	2.83%

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 Low Volatility Canadian Equity ETF has been designed to provide exposure to a low beta weighted portfolio of Canadian stocks. Beta measures the security's sensitivity to market movements.

COMPOUND RETURN

as of February 28, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	6.16%	4.38%	11.41%	25.00%	16.44%	15.24%	11.53%	12.96%

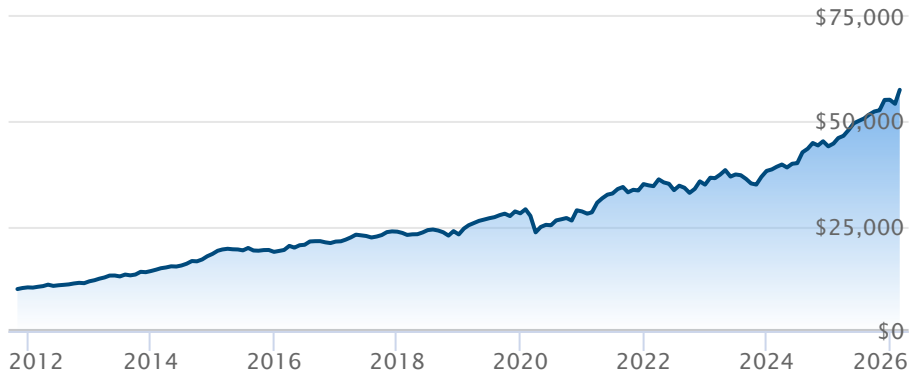
CALENDAR RETURN

as of February 28, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	25.26%	15.34%	9.39%	-0.37%	22.88%	1.62%	21.83%	-2.78%	11.09%

GROWTH OF \$10,000

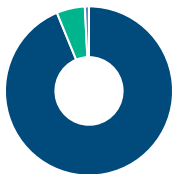
Annual values as of February 28, 2026



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ASSET ALLOCATION

as of February 28, 2026



Canadian Equity	93.78%
Income Trust Units	5.44%
Cash and Equivalents	0.79%
Other	-0.01%

SECTOR ALLOCATION

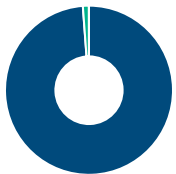
as of February 28, 2026



Consumer Services	22.92%
Financial Services	22.81%
Utilities	16.94%
Basic Materials	10.37%
Telecommunications	9.49%
Other	17.47%

GEOGRAPHIC ALLOCATION

as of February 28, 2026



North America	98.83%
Latin America	1.16%
Other	0.01%

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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