

VOLATILITY



Based on 3 year standard deviation

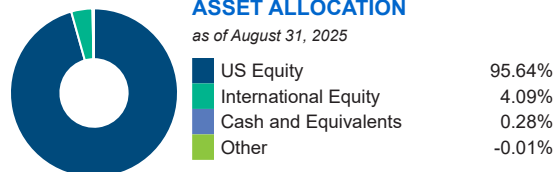
TOP HOLDINGS

as of August 31, 2025

Oracle Corp	3.26%
Broadcom Inc	2.96%
Apple Inc	2.71%
Johnson & Johnson	2.64%
JPMorgan Chase & Co	2.64%
Abbvie Inc	2.62%
Microsoft Corp	2.57%
Exxon Mobil Corp	2.53%
Chevron Corp	2.50%
Cisco Systems Inc	2.50%

ASSET ALLOCATION

as of August 31, 2025



SECTOR ALLOCATION

as of August 31, 2025



GEOGRAPHIC ALLOCATION

as of August 31, 2025

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

US EQUITY

BMO US Dividend ETF (ZDY)

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 US Dividend ETF has been designed to provide exposure to a yield weighted portfolio of U.S. dividend paying stocks.

COMPOUND RETURN

as of August 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.10%	8.11%	-1.56%	11.77%	14.01%	13.83%	10.89%	12.90%

CALENDAR RETURN

as of August 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	25.89%	4.68%	2.27%	23.04%	-5.19%	16.97%	3.95%	6.71%	20.18%

GROWTH OF \$10,000

Annual values as of August 31, 2025



■ BMO US Dividend ETF (ZDY)

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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