

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT**

**US EQUITY**

**BMO US Dividend ETF (ZDY)**

**TOP HOLDINGS**

as of February 28, 2026

Philip Morris International Inc	3.28%
Abbvie Inc	3.25%
Apple Inc	2.96%
Broadcom Inc	2.63%
Chevron Corp	2.60%
Cisco Systems Inc	2.57%
Exxon Mobil Corp	2.51%
Merck & Co Inc	2.44%
International Business Machines Corp	2.28%
AT&T Inc	2.12%

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 February 28, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.99%	5.42%	13.14%	11.37%	16.27%	14.30%	11.32%	13.45%

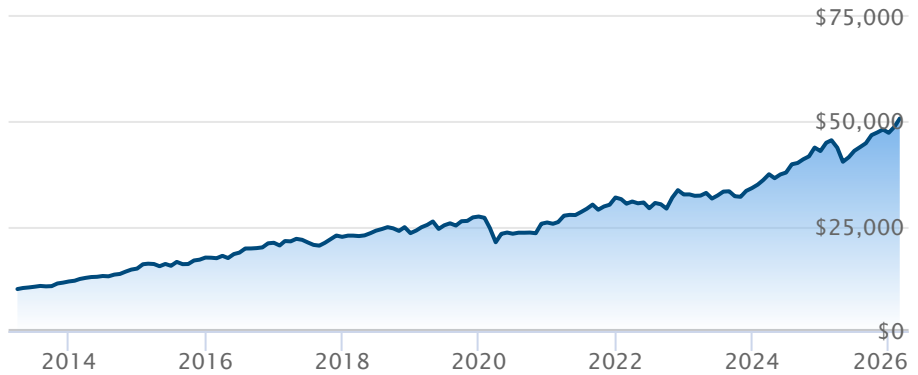
**CALENDAR RETURN**

as of February 28, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	10.14%	25.89%	4.68%	2.27%	23.04%	-5.19%	16.97%	3.95%	6.71%

**GROWTH OF \$10,000**

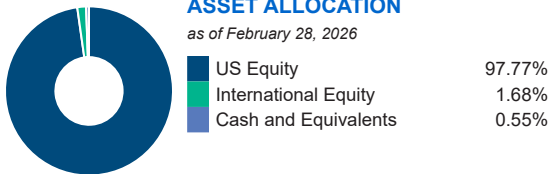
Annual values as of February 28, 2026



■ BMO US Dividend ETF (ZDY)

**ASSET ALLOCATION**

as of February 28, 2026



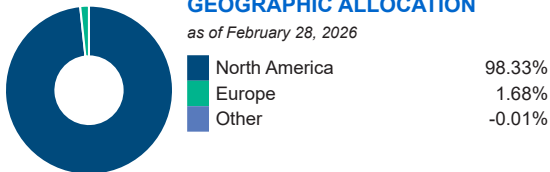
**SECTOR ALLOCATION**

as of February 28, 2026



**GEOGRAPHIC ALLOCATION**

as of February 28, 2026



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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