

## VOLATILITY



Based on 3 year standard deviation

UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS

## US EQUITY

## BMO US Dividend Hedged to CAD ETF (ZUD)

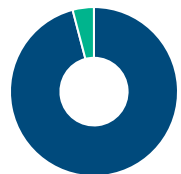
## TOP HOLDINGS

as of August 31, 2025

BMO US Dividend ETF (ZDY)	100.55%
CANADIAN DOLLAR	0.19%
US DOLLAR	0.00%
USD Currency Forward	-0.03%
CAD Currency Forward	-0.71%

## ASSET ALLOCATION

as of August 31, 2025



US Equity	96.17%
International Equity	4.11%
Cash and Equivalents	-0.27%
Other	-0.01%

## SECTOR ALLOCATION

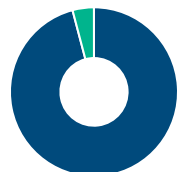
as of August 31, 2025



Technology	23.95%
Healthcare	18.05%
Financial Services	14.76%
Consumer Services	8.26%
Consumer Goods	7.83%
Other	27.15%

## GEOGRAPHIC ALLOCATION

as of August 31, 2025



North America	95.89%
Europe	4.11%

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## OBJECTIVE

BMO US Dividend Hedged to CAD 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	2.83%	7.34%	2.11%	7.79%	10.92%	11.57%	9.25%	9.45%

## CALENDAR RETURN

as of August 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	15.40%	5.68%	-5.00%	23.37%	-5.15%	21.24%	-5.46%	13.31%	22.91%

## GROWTH OF \$10,000

Annual values as of August 31, 2025



■ BMO US Dividend Hedged to CAD ETF (ZUD)

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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