

**VOLATILITY**



Based on 3 year standard deviation

**BMO International Dividend ETF (ZDI)**

**TOP HOLDINGS**

as of December 31, 2024

Toyota Motor Corp	2.70%
HSBC Holdings PLC	2.56%
LVMH Moet Hennessy Louis Vuitton SE	2.48%
Nestle SA	2.46%
TotalEnergies SE	2.46%
Allianz SE	2.38%
BHP Group Ltd	2.37%
Rio Tinto PLC	2.37%
Roche Holding AG - Partcptn	2.22%
Roche Holding AG	2.08%

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 International Dividend ETF has been designed to provide exposure to a yield weighted portfolio of dividend equities domiciled in international developed markets (outside North America).

**COMPOUND RETURN**

as of December 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.42%	-3.66%	1.94%	10.59%	9.18%	6.62%	6.82%	6.46%

**CALENDAR RETURN**

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	10.59%	16.51%	1.00%	12.16%	-5.62%	13.01%	-6.24%	15.20%	5.63%

**GROWTH OF \$10,000**

Annual values as of December 31, 2024



BMO International Dividend ETF (ZDI)

**ASSET ALLOCATION**

as of December 31, 2024



International Equity	99.57%
Cash and Equivalents	0.43%

**SECTOR ALLOCATION**

as of December 31, 2024



Financial Services	23.80%
Consumer Goods	18.45%
Healthcare	13.44%
Industrial Goods	7.93%
Basic Materials	7.52%
Other	28.86%

**GEOGRAPHIC ALLOCATION**

as of December 31, 2024



Europe	69.62%
Asia	29.95%
North America	0.42%
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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