

VOLATILITY



Based on 3 year standard deviation

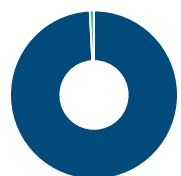
TOP HOLDINGS

as of August 31, 2025

| | |
|-------------------------------------|-------|
| LVMH Moet Hennessy Louis Vuitton SE | 2.62% |
| Rio Tinto PLC | 2.56% |
| BHP Group Ltd | 2.54% |
| Nestle SA CI N | 2.53% |
| Toyota Motor Corp | 2.50% |
| TotalEnergies SE | 2.48% |
| HSBC Holdings PLC | 2.46% |
| Allianz SE | 2.18% |
| Roche Holding AG - Partcptn | 2.13% |
| Siemens AG CI N | 2.01% |

ASSET ALLOCATION

as of August 31, 2025



| | |
|----------------------|--------|
| International Equity | 99.21% |
| Cash and Equivalents | 0.78% |
| Other | 0.01% |

SECTOR ALLOCATION

as of August 31, 2025



| | |
|--------------------|--------|
| Financial Services | 24.77% |
| Consumer Goods | 18.01% |
| Healthcare | 13.15% |
| Basic Materials | 7.73% |
| Industrial Goods | 7.54% |
| Other | 28.80% |

GEOGRAPHIC ALLOCATION

as of August 31, 2025



| | |
|---------------|--------|
| Europe | 68.66% |
| Asia | 30.35% |
| North America | 0.67% |
| Other | 0.32% |

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

INTERNATIONAL EQUITY

BMO International Dividend ETF (ZDI)

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 August 31, 2025

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|-------|-------|-------|--------|--------|--------|-------|-----------|
| Index | 4.61% | 4.53% | 6.69% | 13.77% | 19.69% | 13.20% | 7.66% | 7.54% |

CALENDAR RETURN

as of August 31, 2025

| 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 August 31, 2025



■ BMO International Dividend ETF (ZDI)

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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

* These are legal trademarks and do not indicate that BMO Life Assurance Company's Universal Life plans or InvestmentPRO is sponsored, endorsed sold or promoted by the trademark owners.



Data Provided By Fundata