

VOLATILITY

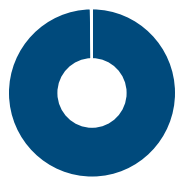


Based on 3 year standard deviation

TOP HOLDINGS

as of February 28, 2025

HSBC Holdings PLC	2.62%
LVMH Moet Hennessy Louis Vuitton SE	2.53%
Nestle SA	2.53%
TotalEnergies SE	2.45%
Allianz SE	2.42%
Rio Tinto PLC	2.40%
BHP Group Ltd	2.38%
Toyota Motor Corp	2.34%
Roche Holding AG - Partcptn	2.26%
Novo Nordisk A/S CI B	2.20%



ASSET ALLOCATION

as of February 28, 2025

International Equity	99.79%
Cash and Equivalents	0.20%
Other	0.01%



SECTOR ALLOCATION

as of February 28, 2025

Financial Services	24.10%
Consumer Goods	17.88%
Healthcare	14.12%
Industrial Goods	8.06%
Basic Materials	7.64%
Other	28.20%



GEOGRAPHIC ALLOCATION

as of February 28, 2025

Europe	70.98%
Asia	28.88%
North America	0.11%
Other	0.03%

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 February 28, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.80%	9.47%	6.63%	15.84%	13.21%	10.57%	6.44%	7.25%

CALENDAR RETURN

as of February 28, 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 February 28, 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.

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