

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNT**

INTERNATIONAL EQUITY

BMO International Dividend ETF (ZDI)

TOP HOLDINGS

as of April 30, 2026

Roche Holding AG	3.23%
Rio Tinto PLC	2.70%
HSBC Holdings PLC	2.56%
TotalEnergies SE	2.52%
Intesa Sanpaolo SpA	2.40%
Enel SpA	2.27%
Engie SA	2.24%
Shell PLC	2.18%
Imperial Brands PLC	2.08%
Eiffage SA	2.06%

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 April 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.62%	2.84%	12.54%	25.34%	16.25%	13.62%	9.54%	8.54%

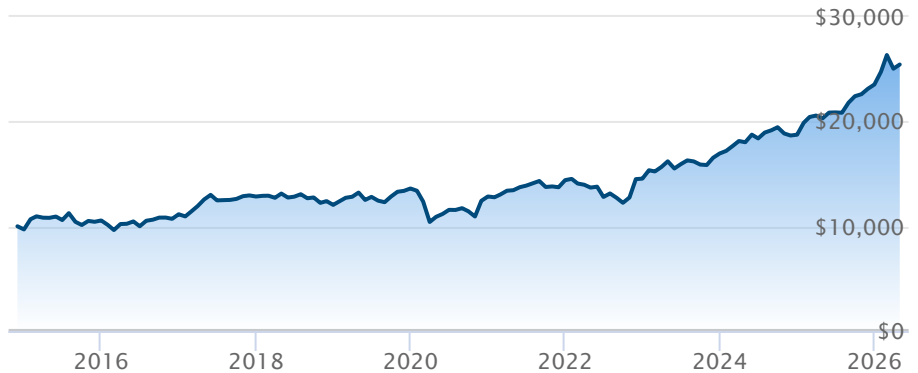
CALENDAR RETURN

as of April 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	25.56%	10.59%	16.51%	1.00%	12.16%	-5.62%	13.01%	-6.24%	15.20%

GROWTH OF \$10,000

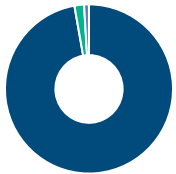
Annual values as of April 30, 2026



■ BMO International Dividend ETF (ZDI)

ASSET ALLOCATION

as of April 30, 2026



International Equity	97.22%
Income Trust Units	1.85%
Cash and Equivalents	0.93%

SECTOR ALLOCATION

as of April 30, 2026



Financial Services	25.34%
Consumer Goods	13.31%
Healthcare	8.18%
Utilities	7.66%
Energy	7.42%
Other	38.09%

GEOGRAPHIC ALLOCATION

as of April 30, 2026



Europe	64.03%
Asia	35.16%
North America	0.82%
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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