

## VOLATILITY

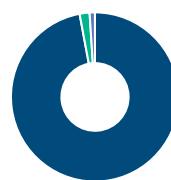


Based on 3 year standard deviation

## TOP HOLDINGS

as of January 31, 2026

Rio Tinto PLC	3.20%
HSBC Holdings PLC	2.97%
Roche Holding AG - Partcptn	2.68%
Intesa Sanpaolo SpA	2.57%
Imperial Brands PLC	2.35%
Toyota Motor Corp	2.23%
Enel SpA	2.21%
Engie SA	2.07%
Siemens AG	2.06%
TotalEnergies SE	2.02%



## ASSET ALLOCATION

as of January 31, 2026

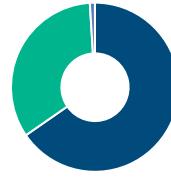
International Equity	97.06%
Income Trust Units	1.91%
Cash and Equivalents	1.03%



## SECTOR ALLOCATION

as of January 31, 2026

Financial Services	25.80%
Consumer Goods	14.38%
Healthcare	9.60%
Utilities	7.67%
Industrial Services	6.74%
Other	35.81%



## GEOGRAPHIC ALLOCATION

as of January 31, 2026

Europe	65.40%
Asia	33.64%
North America	0.97%
Other	-0.01%

## UNIVERSAL LIFE MARKET INDEXED ACCOUNT

## 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 January 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	5.14%	9.43%	18.74%	24.48%	17.26%	14.15%	9.35%	8.46%

#### CALENDAR RETURN

as of January 31, 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 January 31, 2026



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

