

VOLATILITY



Based on 3 year standard deviation

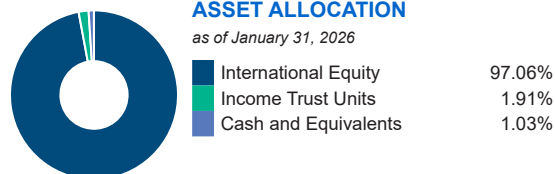
TOP HOLDINGS

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



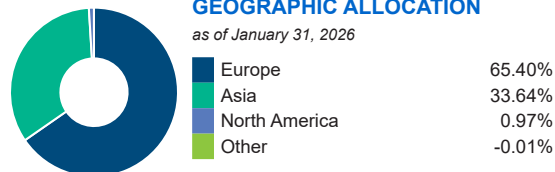
SECTOR ALLOCATION

as of January 31, 2026



GEOGRAPHIC ALLOCATION

as of January 31, 2026

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.

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