

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

INTERNATIONAL EQUITY

BMO Low Volatility International Equity ETF (ZLI)

TOP HOLDINGS

as of May 31, 2024

Nippon Building Fund Inc	1.70%
Qiagen NV	1.65%
Sanofi SA	1.50%
Swisscom AG Cl N	1.47%
Elisa Oyj	1.45%
Japan Real Estate Investment Corp	1.44%
SoftBank Corp	1.42%
Reckitt Benckiser Group PLC	1.40%
Red Electrica Corp SA	1.40%
Beiersdorf AG	1.38%

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 Low Volatility International Equity ETF has been designed to provide exposure to a low beta weighted portfolio of international stocks in developed countries outside of North America. Beta measures the security's sensitivity to market movements.

COMPOUND RETURN

as of May 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.87%	2.19%	6.20%	7.82%	2.61%	2.41%	-	4.89%

CALENDAR RETURN

as of May 31, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Index	10.07%	-9.33%	5.19%	-0.77%	9.49%	5.22%	14.26%	-3.39%	-

GROWTH OF \$10,000

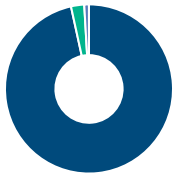
Annual values as of May 31, 2024



BMO Low Volatility International Equity ETF (ZLI)

ASSET ALLOCATION

as of May 31, 2024



International Equity	96.55%
Income Trust Units	2.55%
Cash and Equivalents	0.90%

SECTOR ALLOCATION

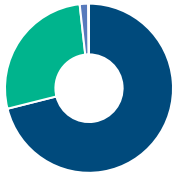
as of May 31, 2024



Consumer Goods	15.92%
Healthcare	13.95%
Industrial Services	11.75%
Utilities	10.51%
Financial Services	9.98%
Other	37.89%

GEOGRAPHIC ALLOCATION

as of May 31, 2024



Europe	71.11%
Asia	27.12%
Africa and Middle East	1.65%
North America	0.13%
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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Data Provided By Fundata