

## VOLATILITY



Based on 3 year standard deviation

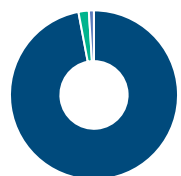
## TOP HOLDINGS

as of August 31, 2025

Orange SA	2.24%
Tryg A/S	1.76%
Nippon Building Fund Inc	1.74%
Koninklijke Ahold Delhaize NV	1.61%
Qiagen NV	1.54%
Swisscom AG CH	1.53%
Elisa Oyj Ltd	1.38%
Euronext NV	1.36%
Terna Rete Elettrica Nazionale SpA	1.33%
Tele2 AB Ltd	1.30%

## ASSET ALLOCATION

as of August 31, 2025



International Equity	97.03%
Income Trust Units	1.99%
Cash and Equivalents	0.98%

## SECTOR ALLOCATION

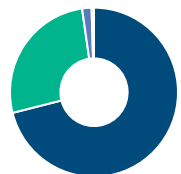
as of August 31, 2025



Consumer Goods	14.29%
Healthcare	12.70%
Financial Services	12.52%
Telecommunications	11.87%
Industrial Services	11.44%
Other	37.18%

## GEOGRAPHIC ALLOCATION

as of August 31, 2025



Europe	71.07%
Asia	26.67%
Africa and Middle East	1.81%
North America	0.45%

UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS

## INTERNATIONAL EQUITY

## BMO Low Volatility International Equ ETF (ZLI)

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 August 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.53%	-0.22%	6.18%	13.06%	14.63%	7.46%	-	6.41%

## CALENDAR RETURN

as of August 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	11.71%	10.07%	-9.33%	5.19%	-0.77%	9.49%	5.22%	14.26%	-3.39%

## GROWTH OF \$10,000

Annual values as of August 31, 2025



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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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