

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 September 30, 2024

Qiagen NV	1.65%
Nippon Building Fund Inc	1.57%
Swisscom AG CI N	1.48%
Beiersdorf AG	1.45%
Elisa Oyj	1.45%
Japan Real Estate Investment Corp	1.45%
Red Electrica Corp SA	1.45%
Sanofi SA	1.45%
Reckitt Benckiser Group PLC	1.40%
SoftBank Corp	1.34%

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 September 30, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.32%	11.74%	10.08%	22.17%	5.00%	4.19%	-	5.79%

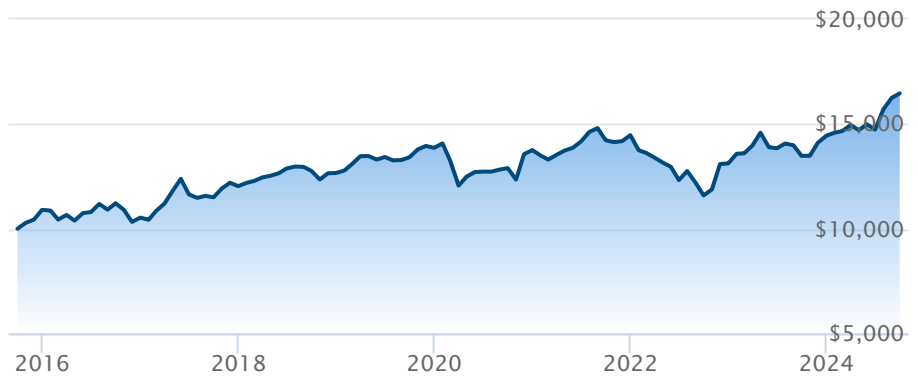
CALENDAR RETURN

as of September 30, 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

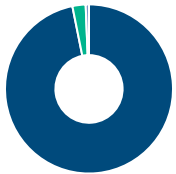
Annual values as of September 30, 2024



BMO Low Volatility International Equity ETF (ZLI)

ASSET ALLOCATION

as of September 30, 2024



International Equity	96.83%
Income Trust Units	2.54%
Cash and Equivalents	0.62%
Other	0.01%

SECTOR ALLOCATION

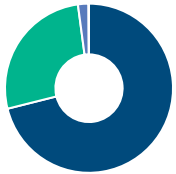
as of September 30, 2024



Consumer Goods	16.22%
Healthcare	14.05%
Industrial Services	11.51%
Utilities	10.33%
Financial Services	10.03%
Other	37.86%

GEOGRAPHIC ALLOCATION

as of September 30, 2024



Europe	71.10%
Asia	26.80%
Africa and Middle East	2.04%
North America	0.04%
Other	0.02%

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