

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT**

**INTERNATIONAL EQUITY**

**BMO Low Volatility International Equ ETF (ZLI)**

**TOP HOLDINGS**

as of April 30, 2026

Orange SA	2.16%
Nippon Building Fund Inc	2.05%
Tryg A/S	1.72%
Koninklijke Ahold Delhaize NV	1.63%
SoftBank Corp	1.49%
Terna Rete Elettrica Nazionale SpA	1.47%
Obic Co Ltd	1.44%
Swisscom AG CI N	1.41%
Euronext NV	1.38%
Elisa Oyj CI A	1.33%

**OBJECTIVE**

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.

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 April 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-1.30%	0.19%	0.54%	2.49%	8.29%	6.17%	5.96%	6.08%

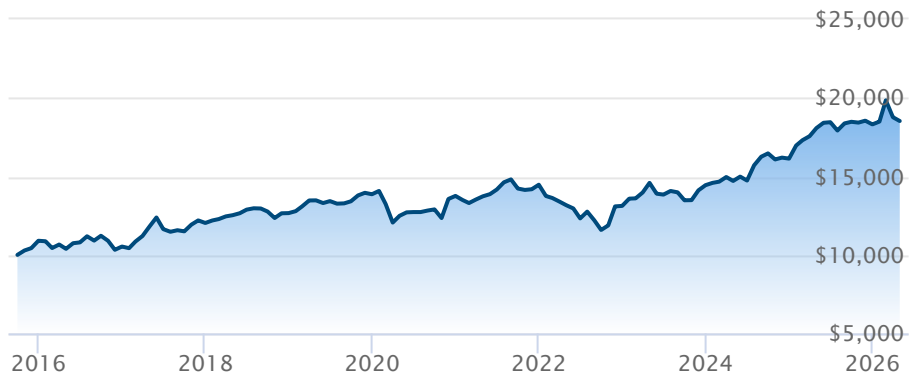
**CALENDAR RETURN**

as of April 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	13.52%	11.71%	10.07%	-9.33%	5.19%	-0.77%	9.49%	5.22%	14.26%

**GROWTH OF \$10,000**

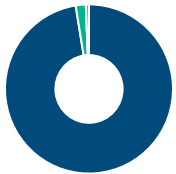
Annual values as of April 30, 2026



■ BMO Low Volatility International Equ ETF (ZLI)

**ASSET ALLOCATION**

as of April 30, 2026



International Equity	97.46%
Income Trust Units	1.95%
Cash and Equivalents	0.58%
Other	0.01%

**SECTOR ALLOCATION**

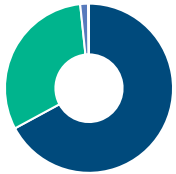
as of April 30, 2026



Financial Services	15.67%
Industrial Services	13.30%
Consumer Goods	12.18%
Telecommunications	11.43%
Healthcare	11.16%
Other	36.26%

**GEOGRAPHIC ALLOCATION**

as of April 30, 2026



Europe	67.14%
Asia	31.18%
Africa and Middle East	1.53%
North America	0.13%
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