

**VOLATILITY**



Based on 3 year standard deviation

**BMO Low Volatility Canadian Equity ETF (ZLB)**

**TOP HOLDINGS**

as of December 31, 2024

Empire Co Ltd CIA	3.96%
Metro Inc	3.95%
Loblaw Cos Ltd	3.84%
Thomson Reuters Corp	3.30%
Waste Connections Inc	3.21%
TMX Group Ltd	3.14%
Hydro One Ltd	3.10%
Fortis Inc	2.99%
CGI Inc CIA	2.90%
Intact Financial Corp	2.78%

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 Canadian Equity ETF has been designed to provide exposure to a low beta weighted portfolio of Canadian stocks. Beta measures the security's sensitivity to market movements.

**COMPOUND RETURN**

as of December 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-2.68%	-1.79%	10.02%	15.34%	7.92%	9.44%	9.14%	11.89%

**CALENDAR RETURN**

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	15.34%	9.39%	-0.37%	22.88%	1.62%	21.83%	-2.78%	11.09%	13.04%

**GROWTH OF \$10,000**

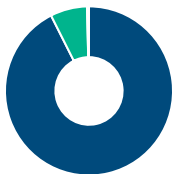
Annual values as of December 31, 2024



BMO Low Volatility Canadian Equity ETF (ZLB)

**ASSET ALLOCATION**

as of December 31, 2024



Canadian Equity	92.55%
Income Trust Units	7.07%
Cash and Equivalents	0.38%

**SECTOR ALLOCATION**

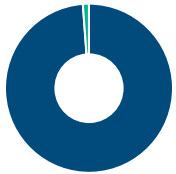
as of December 31, 2024



Consumer Services	23.88%
Financial Services	23.14%
Utilities	13.52%
Telecommunications	9.00%
Real Estate	7.97%
Other	22.49%

**GEOGRAPHIC ALLOCATION**

as of December 31, 2024



North America	98.83%
Latin America	1.17%

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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