

VOLATILITY



Based on 3 year standard deviation

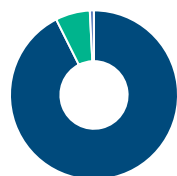
TOP HOLDINGS

as of March 31, 2025

Metro Inc	4.16%
Empire Co Ltd Cl A	4.12%
Loblaw Cos Ltd	3.88%
TMX Group Ltd	3.54%
Waste Connections Inc	3.46%
Thomson Reuters Corp	3.37%
Hydro One Ltd	3.21%
Fortis Inc	3.11%
Intact Financial Corp	2.96%
Quebecor Inc Cl B	2.84%

ASSET ALLOCATION

as of March 31, 2025



Canadian Equity	92.58%
Income Trust Units	6.64%
Cash and Equivalents	0.78%

SECTOR ALLOCATION

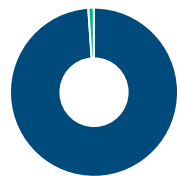
as of March 31, 2025



Consumer Services	23.91%
Financial Services	22.85%
Utilities	13.52%
Telecommunications	8.77%
Basic Materials	7.78%
Other	23.17%

GEOGRAPHIC ALLOCATION

as of March 31, 2025



North America	98.91%
Latin America	1.08%
Other	0.01%

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

CANADIAN EQUITY

BMO Low Volatility Canadian Equity ETF (ZLB)

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 March 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.14%	5.69%	3.80%	17.23%	8.77%	14.63%	9.03%	12.12%

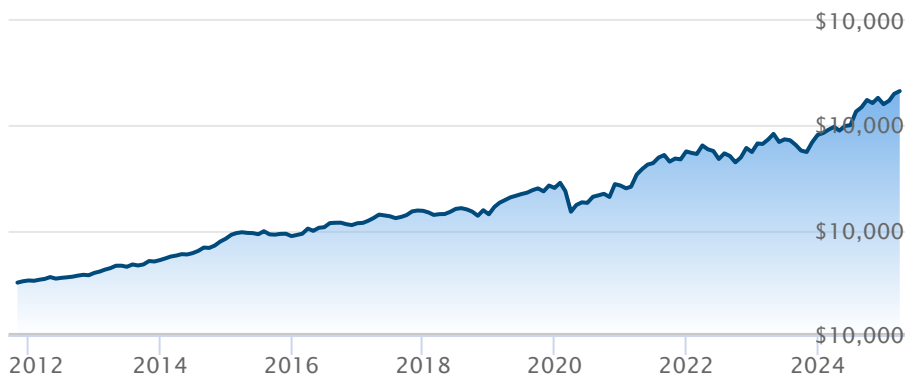
CALENDAR RETURN

as of March 31, 2025

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 March 31, 2025



■ BMO Low Volatility Canadian Equity ETF (ZLB)

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