

VOLATILITY

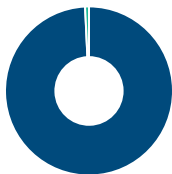


Based on 3 year standard deviation

TOP HOLDINGS

as of March 31, 2025

| | |
|-------------------------------------|-------|
| TotalEnergies SE | 2.59% |
| Allianz SE | 2.54% |
| Nestle SA | 2.52% |
| HSBC Holdings PLC | 2.51% |
| BHP Group Ltd | 2.49% |
| Rio Tinto PLC | 2.43% |
| LVMH Moet Hennessy Louis Vuitton SE | 2.42% |
| Toyota Motor Corp | 2.33% |
| Roche Holding AG - Partcptn | 2.12% |
| Novartis AG Cl N | 2.06% |



ASSET ALLOCATION

as of March 31, 2025

| | |
|----------------------|--------|
| International Equity | 99.26% |
| Cash and Equivalents | 0.74% |



SECTOR ALLOCATION

as of March 31, 2025

| | |
|--------------------|--------|
| Financial Services | 24.17% |
| Consumer Goods | 17.63% |
| Healthcare | 13.38% |
| Industrial Goods | 7.72% |
| Basic Materials | 7.66% |
| Other | 29.44% |



GEOGRAPHIC ALLOCATION

as of March 31, 2025

| | |
|---------------|--------|
| Europe | 70.75% |
| Asia | 28.83% |
| North America | 0.42% |

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

INTERNATIONAL EQUITY

BMO International Dividend ETF (ZDI)

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 International Dividend ETF has been designed to provide exposure to a yield weighted portfolio of dividend equities domiciled in international developed markets (outside North America).

COMPOUND RETURN

as of March 31, 2025

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|-------|-------|-------|--------|--------|--------|-------|-----------|
| Index | 0.69% | 9.76% | 5.74% | 13.42% | 13.79% | 14.60% | 6.64% | 7.26% |

CALENDAR RETURN

as of March 31, 2025

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|--------|--------|--------|-------|--------|--------|--------|--------|--------|-------|
| Index | 10.59% | 16.51% | 1.00% | 12.16% | -5.62% | 13.01% | -6.24% | 15.20% | 5.63% |

GROWTH OF \$10,000

Annual values as of March 31, 2025



■ BMO International Dividend ETF (ZDI)

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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