VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

INTERNATIONAL EQUITY

BMO International Dividend ETF (ZDI)

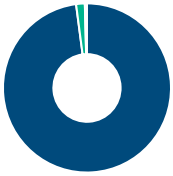
TOP HOLDINGS

as of September 30, 2026

ASML Holding NV	3.53%
Roche Holding AG	3.20%
Intesa Sanpaolo SpA	2.57%
DBS Group Holdings Ltd	2.39%
Shell PLC	2.28%
TotalEnergies SE	2.24%
HSBC Holdings PLC	2.20%
Siemens AG Cl N	1.99%
Mitsubishi UFJ Financial Group Inc	1.97%
Enel SpA	1.87%

ASSET ALLOCATION

as of September 30, 2026



International Equity	97.93%
Income Trust Units	1.67%
Cash and Equivalents	0.40%

SECTOR ALLOCATION

as of September 30, 2026



Financial Services	29.45%
Consumer Goods	9.42%
Healthcare	8.75%
Industrial Goods	8.42%
Technology	7.22%
Other	36.74%

GEOGRAPHIC ALLOCATION

as of September 30, 2026



Europe	61.35%
Asia	38.43%
North America	0.20%
Other	0.02%

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 September 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-0.41%	2.25%	8.85%	21.59%	19.71%	14.67%	9.68%	8.86%

CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	25.56%	10.59%	16.51%	1.00%	12.16%	-5.62%	13.01%	-6.24%	15.20%

GROWTH OF $10,000

Annual values as of September 30, 2026



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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BMO Insurance

Data Provided By Fundata