

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

INTERNATIONAL EQUITY

BMO Low Volatility International Equ ETF (ZLI)

TOP HOLDINGS

as of March 31, 2025

| | |
|-----------------------------------|-------|
| Orange SA | 2.05% |
| Koninklijke Ahold Delhaize NV | 1.95% |
| Nippon Building Fund Inc | 1.65% |
| Qiagen NV | 1.64% |
| Sanofi SA | 1.58% |
| Japan Real Estate Investment Corp | 1.47% |
| Danone SA | 1.44% |
| Tele2 AB | 1.44% |
| SoftBank Corp | 1.42% |
| Elisa Oyj | 1.39% |

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 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 March 31, 2025

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|-------|-------|-------|--------|-------|-------|-------|-----------|
| Index | 1.48% | 8.87% | 6.65% | 17.40% | 9.44% | 7.81% | - | 6.20% |

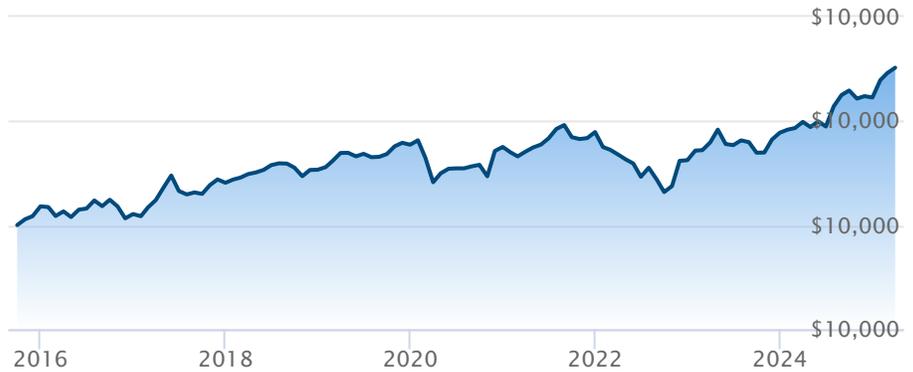
CALENDAR RETURN

as of March 31, 2025

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|--------|--------|--------|--------|-------|--------|-------|-------|--------|--------|
| Index | 11.71% | 10.07% | -9.33% | 5.19% | -0.77% | 9.49% | 5.22% | 14.26% | -3.39% |

GROWTH OF \$10,000

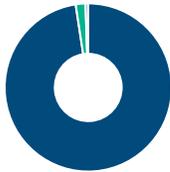
Annual values as of March 31, 2025



■ BMO Low Volatility International Equ ETF (ZLI)

ASSET ALLOCATION

as of March 31, 2025



| | |
|----------------------|--------|
| International Equity | 97.60% |
| Income Trust Units | 1.89% |
| Cash and Equivalents | 0.52% |
| Other | -0.01% |

SECTOR ALLOCATION

as of March 31, 2025



| | |
|---------------------|--------|
| Consumer Goods | 14.73% |
| Healthcare | 13.85% |
| Telecommunications | 11.57% |
| Industrial Services | 11.34% |
| Financial Services | 11.15% |
| Other | 37.36% |

GEOGRAPHIC ALLOCATION

as of March 31, 2025



| | |
|------------------------|--------|
| Europe | 72.49% |
| Asia | 25.26% |
| Africa and Middle East | 2.04% |
| North America | 0.20% |
| Other | 0.01% |

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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