VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

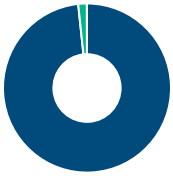
INTERNATIONAL EQUITY

BMO International Dividend Hedged to CAD ETF (ZDH)

TOP HOLDINGS

as of September 30, 2026

BMO International Dividend ETF (ZDI)	100.73%
Canada Government 0.00% 04-Nov-2026	0.02%
CANADIAN DOLLAR	0.01%
AUSTRALIAN DOLLAR	0.00%
NOK Currency Forward	0.00%
SEK Currency Forward	0.00%
US DOLLAR	0.00%
CAD Currency Forward	-0.76%



ASSET ALLOCATION

as of September 30, 2026

International Equity	98.64%
Income Trust Units	1.68%
Cash and Equivalents	-0.33%
Other	0.01%



SECTOR ALLOCATION

as of September 30, 2026

Financial Services	29.66%
Consumer Goods	9.49%
Healthcare	8.81%
Industrial Goods	8.49%
Technology	7.27%
Other	36.28%



GEOGRAPHIC ALLOCATION

as of September 30, 2026

Europe	61.80%
Asia	38.72%
North America	-0.53%
Other	0.01%

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

The fund seeks to provide unitholders with exposure to the performance of a yield weighted portfolio of high dividend paying equities of international companies to provide long-term appreciation and to generate income. Eligible securities will be selected using a rules based methodology that considers dividend growth, yield, and payout ratio, and eligibility will be reviewed annually. Securities will also be subject to a screening process to ensure sufficient liquidity.

COMPOUND RETURN

as of September 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-1.54%	1.74%	7.55%	23.08%	17.12%	14.73%	10.36%	9.97%

CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	21.27%	10.81%	18.62%	2.82%	19.27%	-9.57%	20.26%	-8.87%	12.99%

GROWTH OF $10,000

Annual values as of September 30, 2026



BMO International Dividend Hedged to CAD ETF (ZDH)

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