

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

INTERNATIONAL EQUITY

BMO MSCI Emerging Markets Index ETF (ZEM)

TOP HOLDINGS

as of June 30, 2024

Taiwan Semiconductor Manufactrg Co Ltd	9.53%
iShares MSCI Emerging Markets ETF (EEM)	4.98%
Tencent Holdings Ltd	3.80%
Samsung Electronics Co Ltd	3.46%
Alibaba Group Holding Ltd	1.66%
Reliance Industries Ltd	1.29%
Hon Hai Precision Industry Co Ltd	1.19%
China Construction Bank Corp Cl H	1.16%
Pinduoduo Inc - ADR	1.13%
MediaTek Inc	1.11%

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 BMO MSCI Emerging Markets Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI Emerging Markets Index, net of expenses.

COMPOUND RETURN

as of June 30, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.27%	5.13%	9.83%	14.50%	-2.72%	3.76%	4.91%	4.48%

CALENDAR RETURN

as of June 30, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Index	7.21%	-15.52%	-2.95%	17.04%	12.92%	-7.72%	28.92%	7.40%	-0.22%

GROWTH OF \$10,000

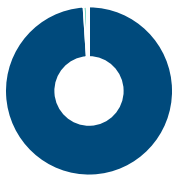
Annual values as of June 30, 2024



BMO MSCI Emerging Markets Index ETF (ZEM)

ASSET ALLOCATION

as of June 30, 2024



International Equity	98.99%
Income Trust Units	0.56%
Cash and Equivalents	0.25%
US Equity	0.18%
Foreign Corporate Bonds	0.02%

SECTOR ALLOCATION

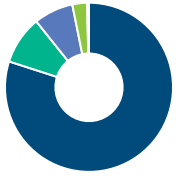
as of June 30, 2024



Technology	33.59%
Financial Services	21.47%
Consumer Goods	9.26%
Basic Materials	6.05%
Consumer Services	5.25%
Other	24.38%

GEOGRAPHIC ALLOCATION

as of June 30, 2024



Asia	79.96%
Africa and Middle East	9.26%
Latin America	7.59%
Europe	2.84%
North America	0.21%
Other	0.14%

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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