

**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 July 31, 2024

|   |       |
|---|-------|
| Taiwan Semiconductor Manufactory Co Ltd | 9.53% |
| Tencent Holdings Ltd                    | 3.82% |
| Samsung Electronics Co Ltd              | 3.74% |
| Alibaba Group Holding Ltd               | 1.88% |
| Reliance Industries Ltd                 | 1.29% |
| Hon Hai Precision Industry Co Ltd       | 1.16% |
| China Construction Bank Corp CI H       | 1.13% |
| Pinduoduo Inc - ADR                     | 1.13% |
| iShares MSCI Emerging Markets ETF (EEM) | 1.05% |
| MediaTek Inc                            | 1.02% |

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**

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 July 31, 2024

| Period | 1 Mth | 3 Mth | 6 Mth  | 1 Yr   | 3 Yr   | 5 Yr  | 10 Yr | Inception |
|--------|-------|-------|--------|--------|--------|-------|-------|-----------|
| Index  | 1.98% | 5.73% | 16.11% | 10.64% | -0.05% | 4.42% | 4.77% | 4.59%     |

**CALENDAR RETURN**

as of July 31, 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**

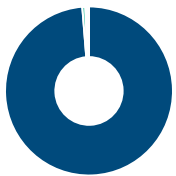
Annual values as of July 31, 2024



BMO MSCI Emerging Markets Index ETF (ZEM)

**ASSET ALLOCATION**

as of July 31, 2024



|                         |        |
|-------------------------|--------|
| International Equity    | 98.73% |
| Income Trust Units      | 0.58%  |
| Cash and Equivalents    | 0.38%  |
| US Equity               | 0.18%  |
| Foreign Corporate Bonds | 0.01%  |
| Other                   | 0.12%  |

**SECTOR ALLOCATION**

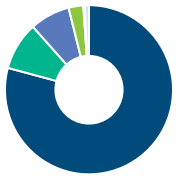
as of July 31, 2024



|                    |        |
|--------------------|--------|
| Technology         | 32.47% |
| Financial Services | 21.68% |
| Consumer Goods     | 9.20%  |
| Basic Materials    | 6.01%  |
| Consumer Services  | 5.22%  |
| Other              | 25.42% |

**GEOGRAPHIC ALLOCATION**

as of July 31, 2024



|                        |        |
|------------------------|--------|
| Asia                   | 79.17% |
| Africa and Middle East | 9.20%  |
| Latin America          | 7.72%  |
| Europe                 | 2.84%  |
| North America          | 0.25%  |
| Other                  | 0.82%  |

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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