

**VOLATILITY**



Based on 3 year standard deviation

**BMO MSCI Emerging Markets Index ETF (ZEM)**

**TOP HOLDINGS**

as of December 31, 2024

Taiwan Semiconductor Manufgrg Co Ltd	9.31%
Tencent Holdings Ltd	4.03%
iShares MSCI Emerging Markets ETF (EEM)	3.12%
CANADIAN DOLLAR	2.27%
Samsung Electronics Co Ltd	2.00%
Alibaba Group Holding Ltd	1.98%
US DOLLAR	1.71%
NEW TAIWAN DOLLAR	1.61%
HONG KONG DOLLAR	1.47%
HDFC Bank Ltd	1.38%

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 December 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.87%	-2.72%	4.16%	14.40%	1.19%	3.31%	5.41%	4.61%

**CALENDAR RETURN**

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	14.40%	7.21%	-15.52%	-2.95%	17.04%	12.92%	-7.72%	28.92%	7.40%

**GROWTH OF \$10,000**

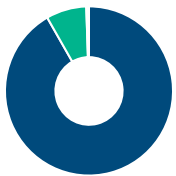
Annual values as of December 31, 2024



BMO MSCI Emerging Markets Index ETF (ZEM)

**ASSET ALLOCATION**

as of December 31, 2024



International Equity	91.79%
Cash and Equivalents	7.77%
Income Trust Units	0.38%
US Equity	0.14%
Other	-0.08%

**SECTOR ALLOCATION**

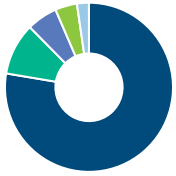
as of December 31, 2024



Technology	31.67%
Financial Services	21.45%
Consumer Goods	8.22%
Cash and Cash Equivalent	7.77%
Consumer Services	4.75%
Other	26.14%

**GEOGRAPHIC ALLOCATION**

as of December 31, 2024



Asia	77.65%
Africa and Middle East	9.95%
Latin America	5.91%
North America	4.22%
Europe	2.30%
Other	-0.03%

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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