

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**SPECIALTY FUNDS**

**BMO Equal Weight Banks Index ETF (ZEB)**

**TOP HOLDINGS**

as of December 31, 2024

|                                    |        |
|------------------------------------|--------|
| Bank of Montreal                   | 18.84% |
| Bank of Nova Scotia                | 17.14% |
| Canadian Imperial Bank of Commerce | 17.10% |
| Royal Bank of Canada               | 16.20% |
| National Bank of Canada            | 16.17% |
| Toronto-Dominion Bank              | 14.21% |
| CANADIAN DOLLAR                    | 0.34%  |

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 ETF seeks to replicate, to the extent possible, the performance of an equal weight diversified Canadian bank index, net of expenses. Currently, the ETF seeks to replicate the performance of the Solactive Equal Weight Canada Banks Index (the "Index"). The Index includes Canadian exchange listed securities in the diversified bank industry. Constituents are subject to minimum market capitalization and liquidity screens.

**COMPOUND RETURN**

as of December 31, 2024

| Period | 1 Mth  | 3 Mth | 6 Mth  | 1 Yr   | 3 Yr  | 5 Yr   | 10 Yr  | Inception |
|--------|--------|-------|--------|--------|-------|--------|--------|-----------|
| Index  | -1.17% | 5.04% | 23.72% | 24.56% | 7.36% | 12.29% | 10.26% | 11.10%    |

**CALENDAR RETURN**

as of December 31, 2024

| Period | 2024   | 2023   | 2022    | 2021   | 2020  | 2019   | 2018   | 2017   | 2016   |
|--------|--------|--------|---------|--------|-------|--------|--------|--------|--------|
| Index  | 24.56% | 10.85% | -10.38% | 39.26% | 3.63% | 16.05% | -8.85% | 14.30% | 30.76% |

**GROWTH OF \$10,000**

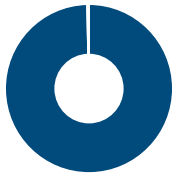
Annual values as of December 31, 2024



BMO Equal Weight Banks Index ETF (ZEB)

**ASSET ALLOCATION**

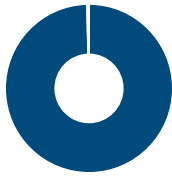
as of December 31, 2024



|                      |        |
|----------------------|--------|
| Canadian Equity      | 99.66% |
| Cash and Equivalents | 0.34%  |

**SECTOR ALLOCATION**

as of December 31, 2024



|                          |        |
|--------------------------|--------|
| Financial Services       | 99.66% |
| Cash and Cash Equivalent | 0.34%  |

**GEOGRAPHIC ALLOCATION**

as of December 31, 2024



|               |         |
|---------------|---------|
| North America | 100.00% |
|---------------|---------|

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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