

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of June 30, 2020

BMO MSCI EAFE Index ETF (ZEA)	98.88%
CAD Currency Forward	1.30%
CANADIAN DOLLAR	0.04%
SWEDISH KRONA	0.02%
EURO CURRENCY	0.01%
DANISH KRONE	0.00%
POUND STERLING	0.00%
SWISS FRANC	0.00%
NZD Currency Forward	0.00%
ILS Currency Forward	0.00%

**ASSET ALLOCATION**

as of June 30, 2020



International Equity	97.7%
Cash and Equivalents	1.3%
Income Trust Units	0.9%
US Equity	0.0%
Canadian Equity	0.0%
Other	0.1%

**SECTOR ALLOCATION**

as of June 30, 2020



Consumer Goods	18.4%
Financial Services	15.4%
Healthcare	13.7%
Industrial Goods	10.1%
Technology	7.9%
Other	34.6%

**GEOGRAPHIC ALLOCATION**

as of June 30, 2020



Europe	61.8%
Asia	36.0%
North America	1.4%
Africa and Middle East	0.6%
Latin America	0.1%
Other	0.1%

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**INTERNATIONAL EQUITY**

**BMO MSCI EAFE Hedged to CAD Index ETF**

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 EAFE Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI EAFE 100% Hedged to CAD Dollars Index, net of expenses. ZDM invests in developed markets equity, excluding Canada and the U.S. The Manager may use a sampling methodology in selecting investments for the fund. The Fund may also invest in or hold securities intended to replicate the performance of the Index. The foreign currency exposure is hedged back to the Canadian dollar. In addition, as ZDM may hold other underlying ETFs, the management fees charged are reduced by the management fees paid on the underlying ETFs.

**COMPOUND RETURN**

as of June 30, 2020

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.42%	12.70%	-10.85%	-4.15%	2.05%	3.16%	6.94%	5.60%

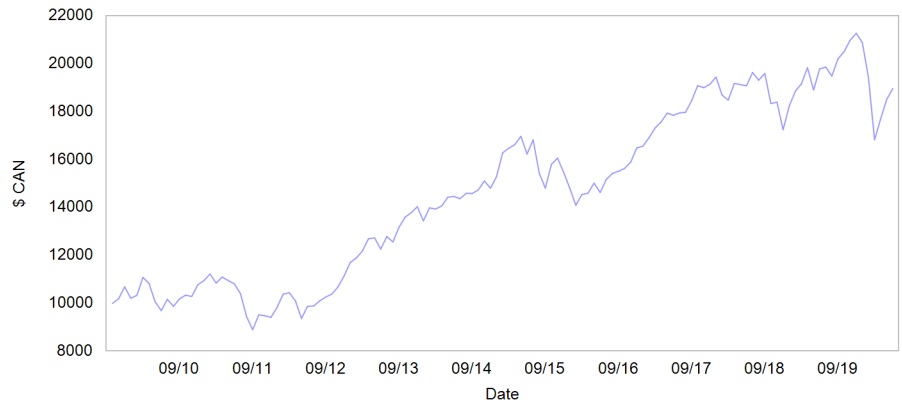
**CALENDAR RETURN**

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	23.36%	-9.91%	16.12%	6.52%	4.53%	5.51%	25.86%	18.38%	-12.57%

**GROWTH OF \$10,000**

Annual values as of 30 June 2020



BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)

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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