

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**US EQUITY**

**BMO US Dividend ETF (ZDY)**

**TOP HOLDINGS**

as of January 31, 2024

International Business Machines Corp	2.75%
JPMorgan Chase & Co	2.73%
Verizon Communications Inc	2.70%
Abbvie Inc	2.66%
Home Depot Inc	2.57%
Microsoft Corp	2.48%
Johnson & Johnson	2.46%
Bank of America Corp	2.35%
Procter & Gamble Co	2.35%
Chevron Corp	2.34%

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**

BMO US Dividend ETF has been designed to provide exposure to a yield weighted portfolio of U.S. dividend paying stocks.

**COMPOUND RETURN**

as of January 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.44%	9.11%	5.04%	7.19%	10.95%	7.83%	11.29%	12.30%

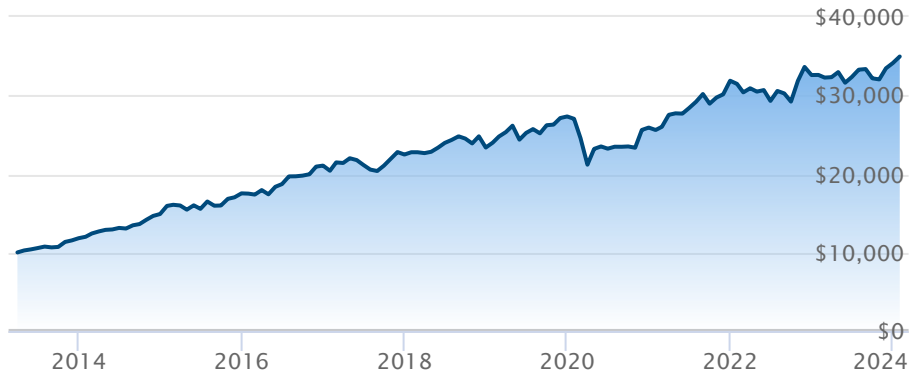
**CALENDAR RETURN**

as of January 31, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Index	4.68%	2.27%	23.04%	-5.19%	16.97%	3.95%	6.71%	20.18%	17.67%

**GROWTH OF \$10,000**

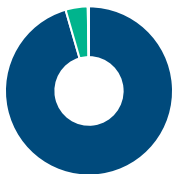
Annual values as of January 31, 2024



BMO US Dividend ETF (ZDY)

**ASSET ALLOCATION**

as of January 31, 2024



US Equity	95.50%
International Equity	4.27%
Cash and Equivalents	0.23%

**SECTOR ALLOCATION**

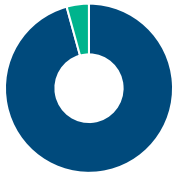
as of January 31, 2024



Healthcare	19.14%
Financial Services	17.48%
Technology	17.35%
Consumer Goods	9.14%
Consumer Services	8.57%
Other	28.32%

**GEOGRAPHIC ALLOCATION**

as of January 31, 2024



North America	95.73%
Europe	4.28%
Other	-0.01%

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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