

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**US EQUITY**

**BMO US Dividend ETF**

**TOP HOLDINGS**

as of June 30, 2020

AT&T Inc	2.00%
AbbVie Inc	1.84%
Wells Fargo & Co	1.72%
Amgen Inc	1.67%
Merck & Co Inc	1.63%
Citigroup Inc	1.63%
Gilead Sciences Inc	1.59%
JPMorgan Chase & Co	1.57%
International Business Machines Corp	1.57%
Cisco Systems Inc	1.54%

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. ZDY utilizes a rules based methodology that considers the three year dividend growth rate, yield, and payout ratio to invest in U.S. equities. Securities will also be subject to a liquidity screen process. The underlying portfolio is rebalanced in June and reconstituted in December.

**COMPOUND RETURN**

as of June 30, 2020

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-1.22%	9.63%	-15.03%	-7.98%	3.16%	8.34%	-	12.41%

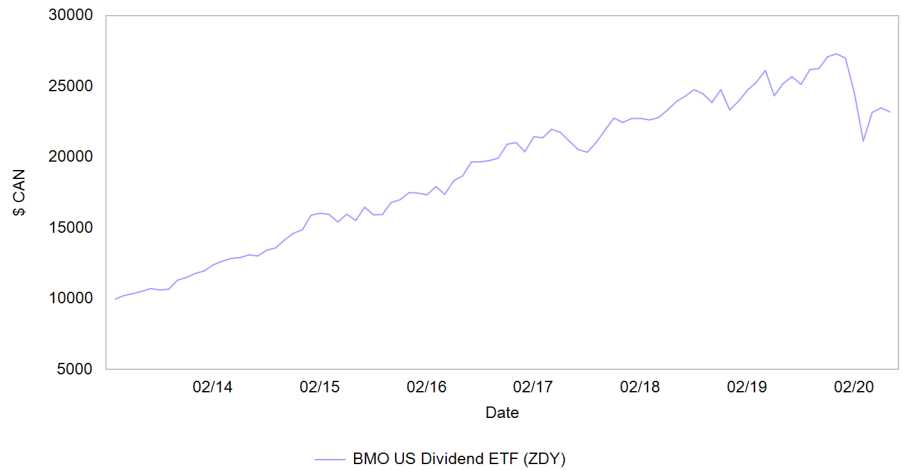
**CALENDAR RETURN**

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	16.97%	3.95%	6.71%	20.18%	17.67%	26.05%	-	-	-

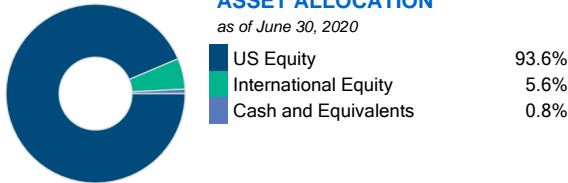
**GROWTH OF \$10,000**

Annual values as of 30 June 2020



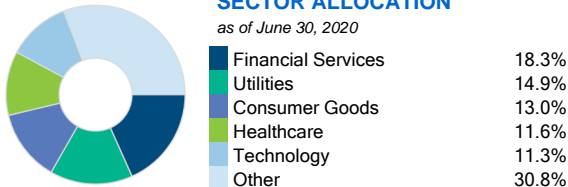
**ASSET ALLOCATION**

as of June 30, 2020



**SECTOR ALLOCATION**

as of June 30, 2020



**GEOGRAPHIC ALLOCATION**

as of June 30, 2020



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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