

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

US EQUITY

BMO Low Volatility US Equity ETF (ZLU)

TOP HOLDINGS

as of June 30, 2024

Johnson & Johnson	1.63%
Campbell Soup Co	1.62%
International Business Machines Corp	1.60%
Lockheed Martin Corp	1.59%
Abbvie Inc	1.57%
Northrop Grumman Corp	1.56%
Merck & Co Inc	1.55%
Juniper Networks Inc	1.54%
NortonLifeLock Inc	1.54%
Bristol-Myers Squibb Co	1.50%

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 Low Volatility US Equity ETF has been designed to provide exposure to a low beta weighted portfolio of U.S. stocks. Beta measures the security's sensitivity to market movements.

COMPOUND RETURN

as of June 30, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.12%	-0.43%	8.12%	8.68%	8.73%	8.47%	12.04%	13.18%

CALENDAR RETURN

as of June 30, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Index	-3.11%	7.98%	20.63%	2.16%	20.32%	8.49%	5.10%	5.74%	26.59%

GROWTH OF \$10,000

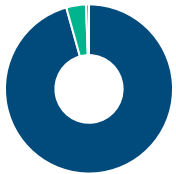
Annual values as of June 30, 2024



BMO Low Volatility US Equity ETF (ZLU)

ASSET ALLOCATION

as of June 30, 2024



US Equity	95.65%
International Equity	3.78%
Cash and Equivalents	0.57%

SECTOR ALLOCATION

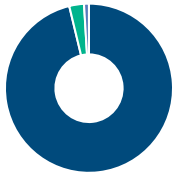
as of June 30, 2024



Consumer Goods	18.87%
Healthcare	17.71%
Utilities	16.98%
Financial Services	10.44%
Technology	8.34%
Other	27.66%

GEOGRAPHIC ALLOCATION

as of June 30, 2024



North America	96.22%
Europe	2.84%
Latin America	0.94%

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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Data Provided By Fundata