

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**INTERNATIONAL EQUITY**

**BMO MSCI EAFE Index ETF (ZEA)**

**TOP HOLDINGS**

as of July 31, 2024

iShares Core MSCI EAFE ETF (IEFA)	7.57%
Novo Nordisk A/S CI B	2.35%
ASML Holding NV	1.99%
Nestle SA	1.47%
AstraZeneca PLC	1.33%
Shell PLC	1.27%
Roche Holding AG - Partcptn	1.24%
Novartis AG	1.20%
Sap SE	1.20%
Toyota Motor Corp	1.12%

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 MSCI EAFE Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI EAFE Index, net of expenses.

**COMPOUND RETURN**

as of July 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.80%	6.13%	11.62%	16.26%	6.91%	8.32%	7.31%	7.34%

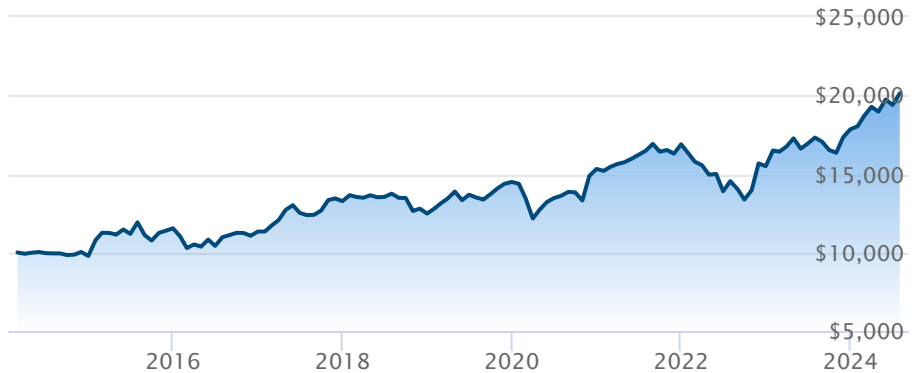
**CALENDAR RETURN**

as of July 31, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Index	15.16%	-8.26%	10.26%	5.72%	16.16%	-5.98%	17.11%	-1.85%	18.03%

**GROWTH OF \$10,000**

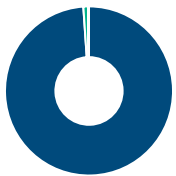
Annual values as of July 31, 2024



BMO MSCI EAFE Index ETF (ZEA)

**ASSET ALLOCATION**

as of July 31, 2024



International Equity	98.93%
Income Trust Units	0.91%
Cash and Equivalents	0.02%
Foreign Corporate Bonds	0.01%
US Equity	0.01%
Other	0.12%

**SECTOR ALLOCATION**

as of July 31, 2024



Financial Services	20.23%
Consumer Goods	15.93%
Healthcare	13.01%
Industrial Goods	10.25%
Technology	8.55%
Other	32.03%

**GEOGRAPHIC ALLOCATION**

as of July 31, 2024



Europe	64.76%
Asia	33.92%
Africa and Middle East	0.74%
North America	0.12%
Latin America	0.03%
Other	0.43%

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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

\* These are legal trademarks and do not indicate that BMO Life Assurance Company's Universal Life plans or InvestmentPRO is sponsored, endorsed sold or promoted by the trademark owners.



Data Provided By Fundata