

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

INTERNATIONAL EQUITY

BMO MSCI Europe High Quality Hgd C\$ Idx ETF (ZEQ)

TOP HOLDINGS

as of January 31, 2024

ASML Holding NV	5.80%
Novo Nordisk A/S CI B	5.16%
Novartis AG CI N	5.06%
LVMH Moet Hennessy Louis Vuitton SE	4.93%
AstraZeneca PLC	4.91%
Nestle SA	4.78%
Roche Holding AG - Partcptn	4.73%
Unilever PLC	3.46%
L'Oreal SA	3.07%
Schneider Electric SE	2.44%

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 Europe High Quality Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI Europe Quality 100% Hedged to CAD Index, net of expenses.

COMPOUND RETURN

as of January 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.54%	11.58%	3.10%	9.15%	9.09%	11.48%	-	9.55%

CALENDAR RETURN

as of January 31, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Index	14.85%	-11.74%	24.22%	6.58%	32.88%	-6.41%	14.80%	5.80%	9.68%

GROWTH OF \$10,000

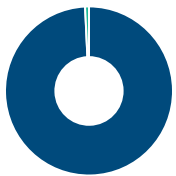
Annual values as of January 31, 2024



BMO MSCI Europe High Quality Hgd C\$ Idx ETF (ZEQ)

ASSET ALLOCATION

as of January 31, 2024



International Equity	99.26%
Cash and Equivalents	0.74%

SECTOR ALLOCATION

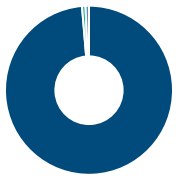
as of January 31, 2024



Consumer Goods	26.10%
Healthcare	24.45%
Industrial Goods	11.24%
Technology	9.09%
Industrial Services	7.58%
Other	21.54%

GEOGRAPHIC ALLOCATION

as of January 31, 2024



Europe	98.68%
North America	0.66%
Other	0.66%

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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