

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**INTERNATIONAL EQUITY**

**BMO International Dividend ETF (ZDI)**

**TOP HOLDINGS**

as of January 31, 2025

LVMH Moet Hennessy Louis Vuitton SE	2.54%
HSBC Holdings PLC	2.52%
Nestle SA	2.52%
Toyota Motor Corp	2.48%
BHP Group Ltd	2.42%
TotalEnergies SE	2.42%
Rio Tinto PLC	2.37%
Allianz SE	2.36%
Roche Holding AG - Partcptn	2.31%
Novo Nordisk A/S CI B	2.24%

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 International Dividend ETF has been designed to provide exposure to a yield weighted portfolio of dividend equities domiciled in international developed markets (outside North America).

**COMPOUND RETURN**

as of January 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	6.05%	5.40%	4.92%	15.58%	11.03%	8.23%	6.42%	7.01%

**CALENDAR RETURN**

as of January 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	10.59%	16.51%	1.00%	12.16%	-5.62%	13.01%	-6.24%	15.20%	5.63%

**GROWTH OF \$10,000**

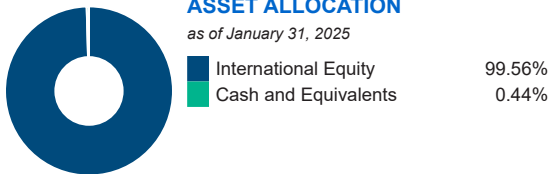
Annual values as of January 31, 2025



BMO International Dividend ETF (ZDI)

**ASSET ALLOCATION**

as of January 31, 2025



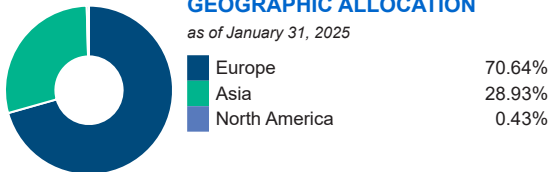
**SECTOR ALLOCATION**

as of January 31, 2025



**GEOGRAPHIC ALLOCATION**

as of January 31, 2025



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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