

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of June 30, 2020

BASF SE	2.14%
Total SA	1.96%
Allianz SE	1.83%
Mitsubishi Corp	1.81%
Eni SpA	1.64%
Canon Inc	1.58%
Enel SpA	1.58%
Bayer AG	1.57%
Banco Santander SA	1.56%
Takeda Pharmaceutical Co Ltd	1.53%

ASSET ALLOCATION

as of June 30, 2020



International Equity	97.9%
Cash and Equivalents	1.2%
Income Trust Units	0.9%

SECTOR ALLOCATION

as of June 30, 2020



Financial Services	20.0%
Consumer Goods	12.8%
Basic Materials	12.2%
Utilities	10.4%
Telecommunications	9.9%
Other	34.7%

GEOGRAPHIC ALLOCATION

as of June 30, 2020



Europe	62.9%
Asia	36.7%
North America	0.4%

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

INTERNATIONAL EQUITY

BMO International Dividend ETF

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). ZDI utilizes a rules based methodology that considers three-year dividend growth rate, yield, and payout ratio to invest in international 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	3.50%	11.12%	-15.00%	-9.68%	-2.48%	1.78%	-	2.74%

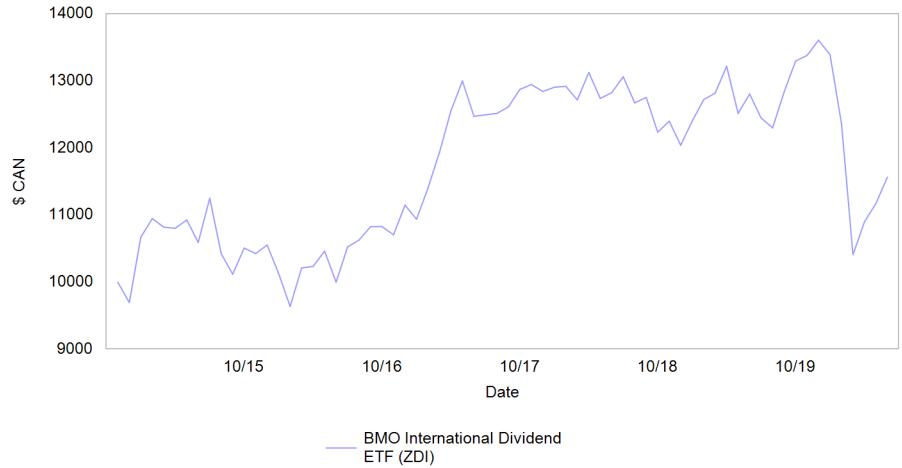
CALENDAR RETURN

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	13.01%	-6.24%	15.20%	5.63%	8.85%	-	-	-	-

GROWTH OF \$10,000

Annual values as of 30 June 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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