

VOLATILITY



Based on 3 year standard deviation

BMO Low Volatility International Equity ETF (ZLI)

TOP HOLDINGS

as of December 31, 2024

Koninklijke Ahold Delhaize NV	1.85%
Orange SA	1.82%
Qiagen NV	1.68%
Nippon Building Fund Inc	1.64%
Sanofi SA	1.50%
Japan Real Estate Investment Corp	1.49%
Beiersdorf AG	1.41%
SoftBank Corp	1.40%
Danone SA	1.38%
Kerry Group PLC	1.38%

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 International Equity ETF has been designed to provide exposure to a low beta weighted portfolio of international stocks in developed countries outside of North America. Beta measures the security's sensitivity to market movements.

COMPOUND RETURN

as of December 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-0.40%	-2.04%	9.47%	11.71%	3.69%	3.08%	-	5.40%

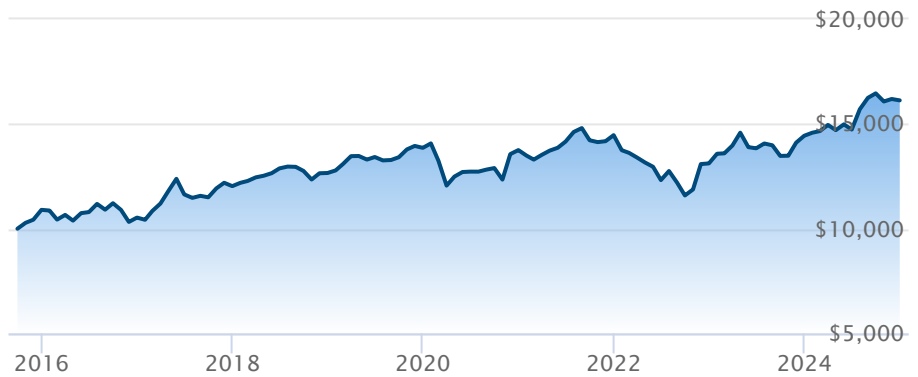
CALENDAR RETURN

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	11.71%	10.07%	-9.33%	5.19%	-0.77%	9.49%	5.22%	14.26%	-3.39%

GROWTH OF \$10,000

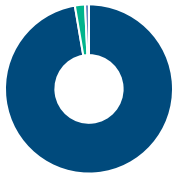
Annual values as of December 31, 2024



BMO Low Volatility International Equity ETF (ZLI)

ASSET ALLOCATION

as of December 31, 2024



International Equity	97.30%
Income Trust Units	1.95%
Cash and Equivalents	0.75%

SECTOR ALLOCATION

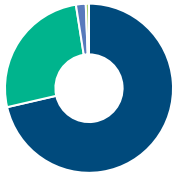
as of December 31, 2024



Healthcare	14.30%
Consumer Goods	14.15%
Industrial Services	11.69%
Telecommunications	11.04%
Financial Services	10.61%
Other	38.21%

GEOGRAPHIC ALLOCATION

as of December 31, 2024



Europe	71.41%
Asia	26.10%
Africa and Middle East	1.88%
North America	0.60%
Other	0.01%

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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