

VOLATILITY



Based on 3 year standard deviation

BMO Low Volatility International Equ Fd ETF (ZLI)

TOP HOLDINGS

as of January 31, 2025

| | |
|-----------------------------------|-------|
| Koninklijke Ahold Delhaize NV | 1.94% |
| Orange SA | 1.90% |
| Nippon Building Fund Inc | 1.63% |
| Sanofi SA | 1.63% |
| Qiagen NV | 1.57% |
| Japan Real Estate Investment Corp | 1.48% |
| Beiersdorf AG | 1.42% |
| Kerry Group PLC | 1.42% |
| Danone SA | 1.39% |
| SoftBank Corp | 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 January 31, 2025

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|-------|-------|-------|--------|-------|-------|-------|-----------|
| Index | 5.16% | 5.51% | 8.01% | 16.30% | 7.25% | 3.80% | - | 5.92% |

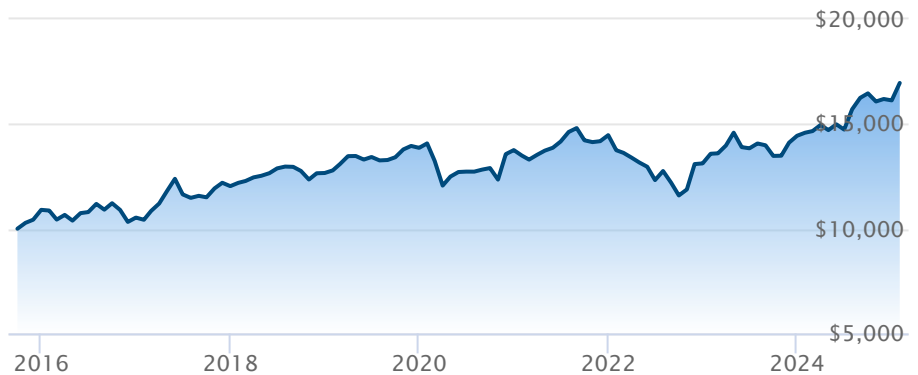
CALENDAR RETURN

as of January 31, 2025

| 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

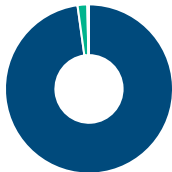
Annual values as of January 31, 2025



BMO Low Volatility International Equ Fd ETF (ZLI)

ASSET ALLOCATION

as of January 31, 2025



| | |
|----------------------|--------|
| International Equity | 97.82% |
| Income Trust Units | 1.87% |
| Cash and Equivalents | 0.30% |
| Other | 0.01% |

SECTOR ALLOCATION

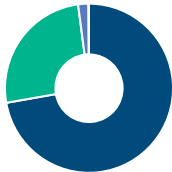
as of January 31, 2025



| | |
|---------------------|--------|
| Healthcare | 14.64% |
| Consumer Goods | 14.35% |
| Industrial Services | 11.84% |
| Telecommunications | 11.16% |
| Financial Services | 10.79% |
| Other | 37.22% |

GEOGRAPHIC ALLOCATION

as of January 31, 2025



| | |
|------------------------|--------|
| Europe | 72.25% |
| Asia | 25.69% |
| Africa and Middle East | 1.98% |
| North America | 0.09% |
| 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.

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.

