

VOLATILITY



Based on 3 year standard deviation

BMO International Dividend Hedged to CAD ETF (ZDH)

TOP HOLDINGS

as of October 31, 2024

BMO International Dividend ETF (ZDI)	98.98%
CAD Currency Forward	0.49%
Canada Government 15-Jan-2025	0.33%
JPY Currency Forward	0.09%
EUR Currency Forward	0.06%
CHF Currency Forward	0.05%
CANADIAN DOLLAR	0.02%
AUD Currency Forward	0.01%
DKK Currency Forward	0.01%
HKD Currency Forward	0.01%

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

The fund seeks to provide unitholders with exposure to the performance of a yield weighted portfolio of high dividend paying equities of international companies to provide long-term appreciation and to generate income. Eligible securities will be selected using a rules based methodology that considers dividend growth, yield, and payout ratio, and eligibility will be reviewed annually. Securities will also be subject to a screening process to ensure sufficient liquidity.

COMPOUND RETURN

as of October 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-2.73%	-1.18%	1.34%	17.05%	11.61%	8.33%	-	8.16%

CALENDAR RETURN

as of October 31, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Index	18.62%	2.82%	19.27%	-9.57%	20.26%	-8.87%	12.99%	15.36%	-

GROWTH OF \$10,000

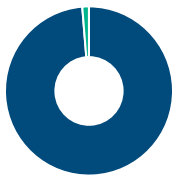
Annual values as of October 31, 2024



BMO International Dividend Hedged to CAD ETF (ZDH)

ASSET ALLOCATION

as of October 31, 2024



International Equity	98.72%
Cash and Equivalents	1.28%

SECTOR ALLOCATION

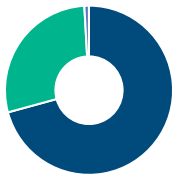
as of October 31, 2024



Financial Services	22.09%
Consumer Goods	18.96%
Healthcare	14.40%
Basic Materials	8.37%
Industrial Goods	7.72%
Other	28.46%

GEOGRAPHIC ALLOCATION

as of October 31, 2024



Europe	70.80%
Asia	28.34%
North America	0.88%
Other	-0.02%

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.

