

## VOLATILITY



Based on 3 year standard deviation

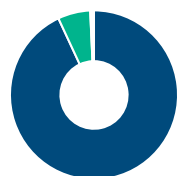
## TOP HOLDINGS

as of November 30, 2025

Royal Bank of Canada	7.24%
Toronto-Dominion Bank	6.17%
Enbridge Inc	5.27%
Bank of Nova Scotia	4.78%
Canadian Imperial Bank of Commerce	4.37%
Canadian Natural Resources Ltd	3.96%
Bank of Montreal	3.75%
Agnico Eagle Mines Ltd	2.89%
Barrick Mining Corp	2.22%
Power Corp of Canada	2.04%

## ASSET ALLOCATION

as of November 30, 2025



Canadian Equity	93.05%
Income Trust Units	6.24%
Foreign Bonds - Other	0.37%
Cash and Equivalents	0.35%
Other	-0.01%

## SECTOR ALLOCATION

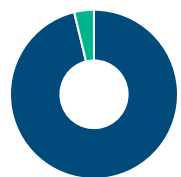
as of November 30, 2025



Financial Services	38.75%
Energy	22.30%
Basic Materials	11.84%
Utilities	9.26%
Telecommunications	6.82%
Other	11.03%

## GEOGRAPHIC ALLOCATION

as of November 30, 2025



North America	96.22%
Latin America	3.79%
Other	-0.01%

UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS

## CANADIAN EQUITY

## BMO Canadian Dividend ETF (ZDV)

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 Canadian Dividend ETF has been designed to provide exposure to a yield weighted portfolio of Canadian dividend paying stocks.

## COMPOUND RETURN

as of November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	4.47%	9.01%	17.48%	22.28%	15.08%	15.26%	10.62%	8.97%

## CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	16.88%	8.19%	-1.62%	28.59%	-3.38%	22.59%	-10.65%	7.71%	24.15%

## GROWTH OF \$10,000

Annual values as of November 30, 2025



■ BMO Canadian Dividend ETF (ZDV)

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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