

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNT**

CANADIAN EQUITY

BMO Canadian Dividend ETF (ZDV)

TOP HOLDINGS

as of April 30, 2026

Royal Bank of Canada	7.49%
Toronto-Dominion Bank	6.69%
Enbridge Inc	5.10%
Canadian Imperial Bank of Commerce	4.78%
Canadian Natural Resources Ltd	4.62%
Bank of Nova Scotia	4.59%
Suncor Energy Inc	3.13%
Bank of Montreal	2.86%
TC Energy Corp	2.65%
Agnico Eagle Mines Ltd	2.60%

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 April 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.16%	10.70%	21.17%	41.48%	20.02%	15.93%	11.93%	9.82%

CALENDAR RETURN

as of April 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	28.70%	16.88%	8.19%	-1.62%	28.59%	-3.38%	22.59%	-10.65%	7.71%

GROWTH OF \$10,000

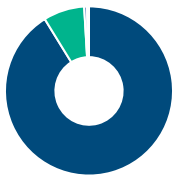
Annual values as of April 30, 2026



■ BMO Canadian Dividend ETF (ZDV)

ASSET ALLOCATION

as of April 30, 2026



Canadian Equity	91.18%
Income Trust Units	7.91%
Cash and Equivalents	0.53%
Foreign Bonds - Other	0.37%
Other	0.01%

SECTOR ALLOCATION

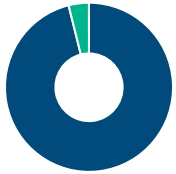
as of April 30, 2026



Financial Services	35.24%
Energy	27.93%
Basic Materials	10.84%
Utilities	7.74%
Telecommunications	5.58%
Other	12.67%

GEOGRAPHIC ALLOCATION

as of April 30, 2026



North America	96.10%
Latin America	3.91%
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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