

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT**

**US EQUITY**

**BMO US Dividend ETF (ZDY)**

**TOP HOLDINGS**

as of April 30, 2026

Broadcom Inc	3.38%
Cisco Systems Inc	3.13%
Abbvie Inc	3.08%
Apple Inc	2.99%
Philip Morris International Inc	2.84%
Qualcomm Inc	2.80%
Chevron Corp	2.64%
Microchip Technology Inc	2.54%
Exxon Mobil Corp	2.21%
JPMorgan Chase & Co	2.16%

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 US Dividend ETF has been designed to provide exposure to a yield weighted portfolio of U.S. 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	3.40%	5.72%	8.78%	27.64%	16.08%	13.22%	11.48%	13.41%

**CALENDAR RETURN**

as of April 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	10.14%	25.89%	4.68%	2.27%	23.04%	-5.19%	16.97%	3.95%	6.71%

**GROWTH OF \$10,000**

Annual values as of April 30, 2026



■ BMO US Dividend ETF (ZDY)

**ASSET ALLOCATION**

as of April 30, 2026



**SECTOR ALLOCATION**

as of April 30, 2026



**GEOGRAPHIC ALLOCATION**

as of April 30, 2026



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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