VOLATILITY

Based on 3 year standard deviation

TOP HOLDINGS

as of September 30, 2025

100.75% BMO US Dividend ETF (ZDY) CANADIAN DOLLAR 0.07% US DOLLAR 0.00% -0.83% **CAD Currency Forward**

BMO US Dividend Hedged to CAD ETF (ZUD)

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.

BMO US Dividend Hedged to CAD ETF has been designed to provide exposure to a yield weighted portfolio of U.S. dividend paying stocks.

ASSET ALLOCATION

as of September 30, 2025



COMPOUND RETURN

as of September 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.93%	6.05%	8.97%	8.99%	15.30%	12.63%	9.71%	9.64%

SECTOR ALLOCATION

as of September 30, 2025	
Technology	25.31%
Healthcare	18.12%
Financial Services	14.59%
Consumer Services	8.06%
Consumer Goods	7.36%
Other	26.56%

CALENDAR RETURN

as of September 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	15.40%	5.68%	-5.00%	23.37%	-5.15%	21.24%	-5.46%	13.31%	22.91%

GROWTH OF \$10,000

Annual values as of September 30, 2025

■ BMO US Dividend Hedged to CAD ETF (ZUD)

\$20,000 \$10,000 \$0 2014 2016 2018 2020 2022 2024

GEOGRAPHIC ALLOCATION

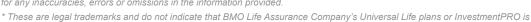
as of September 30, 2025

sponsored, endorsed sold or promoted by the trademark owners.

North America	96.01%
Europe	3.98%
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.





\$40,000