

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of September 30, 2025

ASML Holding NV	6.53%
Novartis AG CI N	5.41%
AstraZeneca PLC	5.16%
Roche Holding AG - Partcptn	4.94%
Nestle SA CI N	4.33%
Novo Nordisk A/S CI B	3.99%
Unilever PLC	3.33%
LVMH Moet Hennessy Louis Vuitton SE	2.88%
Allianz SE	2.79%
Abb Ltd CI N	2.63%

ASSET ALLOCATION

as of September 30, 2025



International Equity	101.44%
Cash and Equivalents	-1.44%

SECTOR ALLOCATION

as of September 30, 2025



Consumer Goods	26.44%
Healthcare	23.68%
Industrial Goods	14.83%
Financial Services	10.07%
Technology	9.40%
Other	15.58%

GEOGRAPHIC ALLOCATION

as of September 30, 2025



Europe	101.72%
North America	-1.72%

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

INTERNATIONAL EQUITY

BMO MSCI Europe High Quality Hgd C\$ Idx ETF (ZEQ)

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 MSCI Europe High Quality Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI Europe Quality 100% Hedged to CAD Index, net of expenses.

COMPOUND RETURN

as of September 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.16%	1.77%	0.94%	-2.13%	10.77%	7.80%	8.67%	8.68%

CALENDAR RETURN

as of September 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	2.88%	14.85%	-11.74%	24.22%	6.58%	32.88%	-6.41%	14.80%	5.80%

GROWTH OF \$10,000

Annual values as of September 30, 2025



■ BMO MSCI Europe High Quality Hgd C\$ Idx ETF (ZEQ)

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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