

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNT**

INTERNATIONAL EQUITY

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

TOP HOLDINGS

as of April 30, 2026

ASML Holding NV	6.79%
Novartis AG CI N	5.50%
Roche Holding AG	5.46%
AstraZeneca PLC	5.21%
Nestle SA CI N	4.81%
Novo Nordisk A/S CI B	3.52%
Abb Ltd CI N	3.25%
Allianz SE	2.91%
Schneider Electric SE	2.76%
Unilever PLC	2.65%

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 April 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.97%	-1.53%	2.80%	5.74%	4.52%	5.26%	8.67%	8.58%

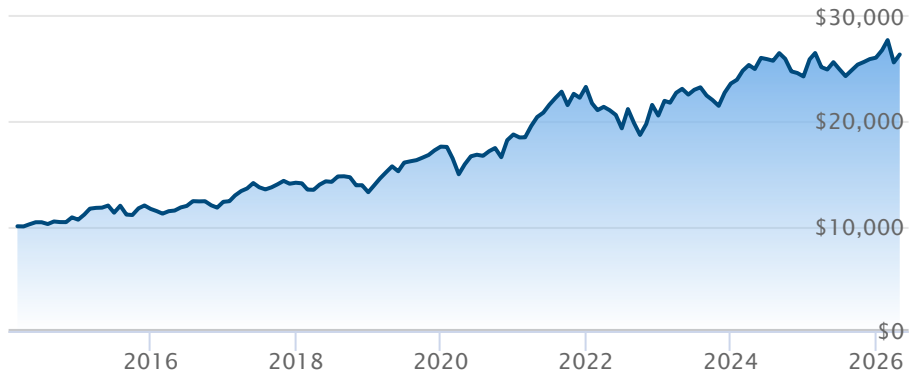
CALENDAR RETURN

as of April 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	7.38%	2.88%	14.85%	-11.74%	24.22%	6.58%	32.88%	-6.41%	14.80%

GROWTH OF \$10,000

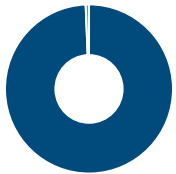
Annual values as of April 30, 2026



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

ASSET ALLOCATION

as of April 30, 2026



International Equity	99.38%
Cash and Equivalents	0.62%

SECTOR ALLOCATION

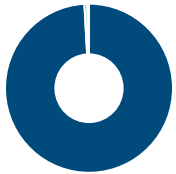
as of April 30, 2026



Healthcare	24.56%
Consumer Goods	22.53%
Industrial Goods	16.96%
Financial Services	10.81%
Technology	9.55%
Other	15.59%

GEOGRAPHIC ALLOCATION

as of April 30, 2026



Europe	99.14%
North America	0.54%
Latin America	0.18%
Other	0.14%

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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