

VOLATILITY

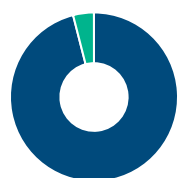


Based on 3 year standard deviation

TOP HOLDINGS

as of November 30, 2025

BMO International Dividend ETF (ZDI)	98.66%
CAD Currency Forward	1.10%
Canada Government 17-Dec-2025	0.12%
CANADIAN DOLLAR	0.12%
AUD Currency Forward	0.00%
AUSTRALIAN DOLLAR	0.00%
DKK Currency Forward	0.00%
NOK Currency Forward	0.00%



ASSET ALLOCATION

as of November 30, 2025

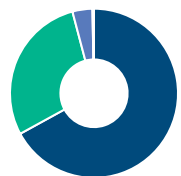
International Equity	96.02%
Cash and Equivalents	4.00%
Other	-0.02%



SECTOR ALLOCATION

as of November 30, 2025

Financial Services	23.97%
Consumer Goods	17.08%
Healthcare	13.41%
Industrial Goods	7.56%
Basic Materials	7.40%
Other	30.58%



GEOGRAPHIC ALLOCATION

as of November 30, 2025

Europe	67.07%
Asia	28.80%
North America	3.83%
Other	0.30%

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

INTERNATIONAL EQUITY

BMO International Dividend Hedged to CAD ETF (ZDH)

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

The fund seeks to provide unitholders with exposure to the performance of a yield weighted portfolio of high dividend paying equities of international companies to provide long-term appreciation and to generate income. Eligible securities will be selected using a rules based methodology that considers dividend growth, yield, and payout ratio, and eligibility will be reviewed annually. Securities will also be subject to a screening process to ensure sufficient liquidity.

COMPOUND RETURN

as of November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.49%	6.41%	9.98%	19.18%	14.88%	14.48%	8.99%	9.10%

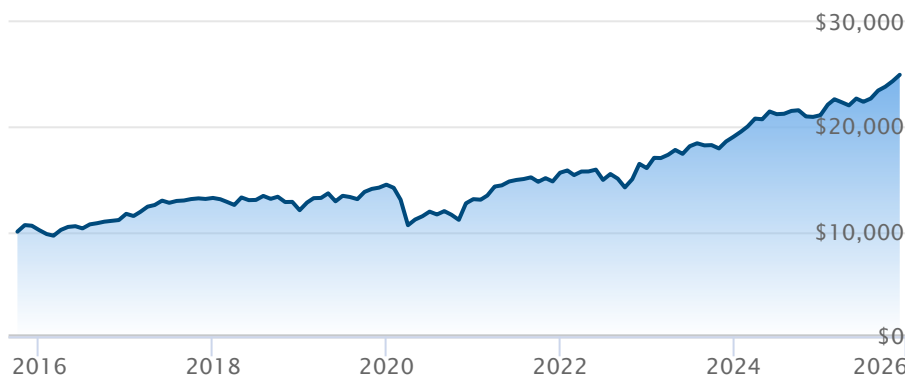
CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	10.81%	18.62%	2.82%	19.27%	-9.57%	20.26%	-8.87%	12.99%	15.36%

GROWTH OF \$10,000

Annual values as of November 30, 2025



■ BMO International Dividend Hedged to CAD ETF (ZDH)

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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