

VOLATILITY



Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

CANADIAN EQUITY

BMO Canadian Dividend ETF (ZDV)

TOP HOLDINGS

as of March 31, 2024

| | |
|------------------------------------|-------|
| Bank of Nova Scotia | 5.33% |
| Royal Bank of Canada | 5.25% |
| Canadian Natural Resources Ltd | 5.09% |
| Enbridge Inc | 4.91% |
| Canadian Imperial Bank of Commerce | 4.87% |
| Toronto-Dominion Bank | 4.46% |
| Manulife Financial Corp | 4.42% |
| Bank of Montreal | 4.04% |
| BCE Inc | 3.90% |
| Canadian National Railway Co | 3.77% |

OBJECTIVE

BMO Canadian Dividend ETF has been designed to provide exposure to a yield weighted portfolio of Canadian dividend paying stocks.

COMPOUND RETURN

as of March 31, 2024

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|-------|-------|--------|-------|-------|-------|-------|-----------|
| Index | 3.60% | 4.90% | 14.33% | 9.55% | 9.25% | 8.46% | 6.01% | 7.22% |

CALENDAR RETURN

as of March 31, 2024

| Period | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|--------|-------|--------|--------|--------|--------|---------|-------|--------|---------|
| Index | 8.19% | -1.62% | 28.59% | -3.38% | 22.59% | -10.65% | 7.71% | 24.15% | -13.13% |

GROWTH OF \$10,000

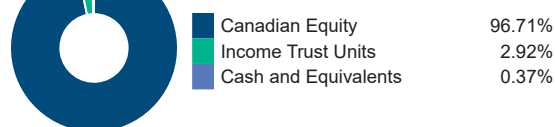
Annual values as of March 31, 2024



BMO Canadian Dividend ETF (ZDV)

ASSET ALLOCATION

as of March 31, 2024



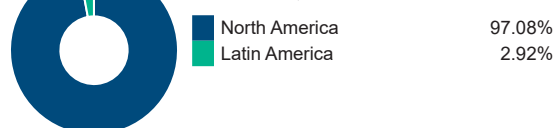
SECTOR ALLOCATION

as of March 31, 2024



GEOGRAPHIC ALLOCATION

as of March 31, 2024



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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