

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

INTERNATIONAL EQUITY

BMO International Dividend ETF (ZDI)

TOP HOLDINGS

as of June 30, 2022

Roche Holding AG - Partcptn	2.69%
LVMH Moet Hennessy Louis Vuitton SE	2.67%
Nestle SA CI N	2.67%
Novartis AG CI N	2.52%
GlaxoSmithKline PLC	2.47%
Unilever PLC	2.46%
TotalEnergies SE	2.43%
BHP Group Ltd	2.26%
Sanofi SA	2.22%
Rio Tinto PLC	2.20%

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 International Dividend ETF has been designed to provide exposure to a yield weighted portfolio of dividend equities domiciled in international developed markets (outside North America).

COMPOUND RETURN

as of June 30, 2022

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-7.12%	-8.36%	-11.15%	-7.79%	-0.02%	0.52%	-	3.37%

CALENDAR RETURN

as of June 30, 2022

Period	2021	2020	2019	2018	2017	2016	2015	2014	2013
Index	12.16%	-5.62%	13.01%	-6.24%	15.20%	5.63%	8.85%	-	-

GROWTH OF \$10,000

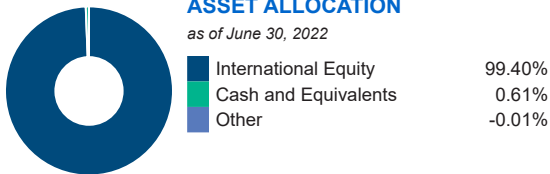
Annual values as of June 30, 2022



■ BMO International Dividend ETF (ZDI)

ASSET ALLOCATION

as of June 30, 2022



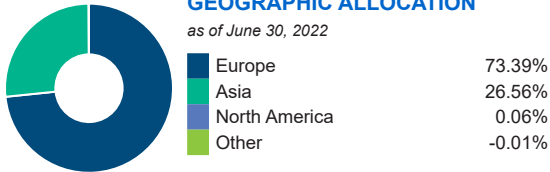
SECTOR ALLOCATION

as of June 30, 2022



GEOGRAPHIC ALLOCATION

as of June 30, 2022



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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