

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of February 28, 2023

BMO Discount Bond Index ETF (ZDB)	26.54%
BMO Mid-Term U.S. IG Corp Bond Hedged to CAD (ZMU)	18.87%
BMO S&P 500 Index ETF (ZSP)	8.38%
BMO S&P/TSX Capped Composite Index ETF (ZCN)	7.63%
BMO Core Plus Bond Fund ETF (ZCPB)	6.90%
BMO Emerging Markets Bond Hgd to CAD Index (ZEF)	6.19%
BMO MSCI EAFE Index ETF (ZEA)	6.03%
BMO High Yield US Corp Bond Hgd to C\$ 1x ETF (ZHY)	5.46%
BMO Canadian MBS Index ETF (ZMBS)	3.61%
BMO Long Federal Bond Index ETF (ZFL)	2.55%

ASSET ALLOCATION

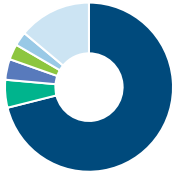
as of February 28, 2023



Foreign Corporate Bonds	24.59%
Canadian Government Bonds	22.85%
International Equity	10.21%
US Equity	9.52%
Canadian Equity	7.72%
Other	25.11%

SECTOR ALLOCATION

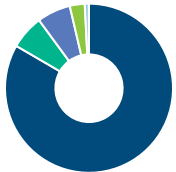
as of February 28, 2023



Fixed Income	71.09%
Financial Services	5.32%
Technology	3.96%
Energy	2.97%
Consumer Goods	2.69%
Other	13.97%

GEOGRAPHIC ALLOCATION

as of February 28, 2023



North America	83.34%
Asia	6.53%
Europe	6.44%
Latin America	2.89%
Africa and Middle East	0.79%
Other	0.01%

STYLE

as of February 28, 2023

	Value	Blend	Growth
Large			Large
Medium			
Small			

BMO Income ETF Portfolio Class Advisor

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

This fund's objective is to preserve the value of your investment by investing primarily in exchange traded funds that invest in fixed income securities with only limited exposure to exchange traded funds that invest in equity securities. The fund may also invest in other mutual funds or invest directly in fixed income securities and cash or cash equivalents.

Category	Canadian Fixed Income Balanced	Fund Manager	Steven Shepherd	Start Date	09/01/2014
Managed By	BMO Investments Inc.		Robert Armstrong		07/26/2018
Inception Date	Apr 26, 2010		Sadiq S. Adatia, CFA		10/05/2021
MER	1.67%				
Total Assets (\$ millions)	701.58				

COMPOUND RETURN

as of February 28, 2023

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-2.05%	-0.39%	1.15%	-7.25%	-1.56%	0.63%	1.91%	2.23%
Benchmark	-2.02%	-0.34%	1.78%	-5.46%	0.37%	2.80%	3.36%	5.26%
Quartile	4	4	4	4	4	4	4	4

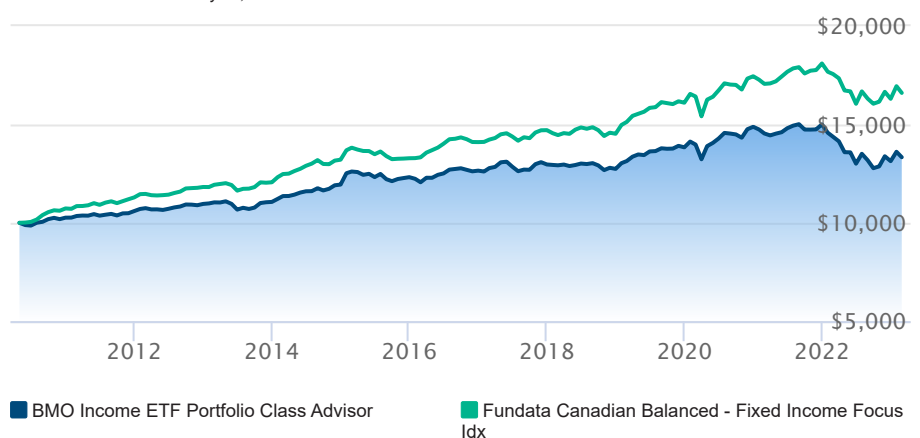
CALENDAR RETURN

as of February 28, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Designated Fund	-12.46%	0.83%	7.55%	8.61%	-1.74%	2.48%	2.69%	3.15%	7.97%
Benchmark	-9.93%	3.73%	8.35%	10.87%	-1.25%	4.30%	6.19%	0.56%	9.52%
Quartile	4	4	2	3	3	4	4	2	2

GROWTH OF \$10,000

Annual values as of February 28, 2023



The information contained on this page is related only to the designated fund or funds shown above. As part of a BMO Life Assurance Company policy, you do not purchase units in this designated fund or a legal interest in any security.

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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

™/® Trademark/registered trademark of Bank of Montreal, used under licence.



Data Provided By Fundata