

## VOLATILITY



Based on 3 year standard deviation

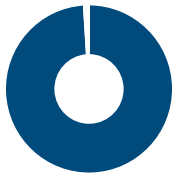
## TOP HOLDINGS

as of January 31, 2023

Taiwan Semiconductor Manufgrg Co Ltd	6.43%
Tencent Holdings Ltd	4.53%
iShares MSCI Emerging Markets ETF (EEM)	4.47%
Samsung Electronics Co Ltd	3.55%
Alibaba Group Holding Ltd	3.07%
Meituan	1.71%
Reliance Industries Ltd	1.35%
Vale SA	1.08%
Infosys Ltd	1.03%
JD.com Inc	0.94%

## ASSET ALLOCATION

as of January 31, 2023



International Equity	99.04%
Cash and Equivalents	0.44%
Income Trust Units	0.35%
US Equity	0.12%
Canadian Equity	0.01%
Other	0.04%

## SECTOR ALLOCATION

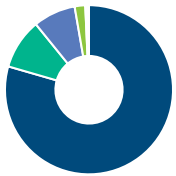
as of January 31, 2023



Technology	31.82%
Financial Services	20.15%
Consumer Goods	9.94%
Basic Materials	7.81%
Consumer Services	4.95%
Other	25.33%

## GEOGRAPHIC ALLOCATION

as of January 31, 2023



Asia	79.46%
Africa and Middle East	9.65%
Latin America	8.14%
Europe	2.04%
North America	0.35%
Other	0.36%

## UNIVERSAL LIFE MARKET INDEXED ACCOUNTS

## INTERNATIONAL EQUITY

## BMO MSCI Emerging Markets Index ETF (ZEM)

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 BMO MSCI Emerging Markets Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI Emerging Markets Index, net of expenses.

### COMPOUND RETURN

as of January 31, 2023

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	6.85%	19.33%	8.79%	-9.63%	2.04%	0.13%	4.70%	4.20%

### CALENDAR RETURN

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	-15.52%	-2.95%	17.04%	12.92%	-7.72%	28.92%	7.40%	-0.22%	5.05%

### GROWTH OF \$10,000

Annual values as of January 31, 2023



■ BMO MSCI Emerging Markets Index ETF (ZEM)

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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