

VOLATILITY



Based on 3 year standard deviation

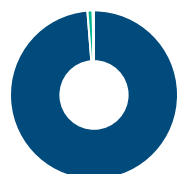
TOP HOLDINGS

as of January 31, 2023

BMO MSCI EAFE Index ETF (ZEA)	99.77%
CAD Currency Forward	0.45%
CANADIAN DOLLAR	0.01%
AUD Currency Forward	0.00%
CHF Currency Forward	0.00%
DANISH KRONE	0.00%
HONG KONG DOLLAR	0.00%
ILS Currency Forward	0.00%
NZD Currency Forward	0.00%
SWISS FRANC	0.00%

ASSET ALLOCATION

as of January 31, 2023



International Equity	98.75%
Income Trust Units	1.00%
Cash and Equivalents	0.24%
Other	0.01%

SECTOR ALLOCATION

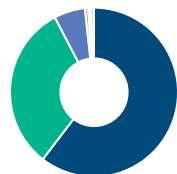
as of January 31, 2023



Financial Services	18.11%
Consumer Goods	16.39%
Healthcare	11.27%
Industrial Goods	8.65%
Technology	7.02%
Other	38.56%

GEOGRAPHIC ALLOCATION

as of January 31, 2023



Europe	60.45%
Asia	31.84%
Multi-National	5.98%
Africa and Middle East	0.64%
North America	0.46%
Other	0.63%

UNIVERSAL LIFE MARKET INDEXED ACCOUNTS

INTERNATIONAL EQUITY

BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)

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 EAFE Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI EAFE 100% Hedged to CAD Dollars 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	7.00%	11.00%	6.95%	3.94%	7.02%	5.65%	8.14%	6.87%

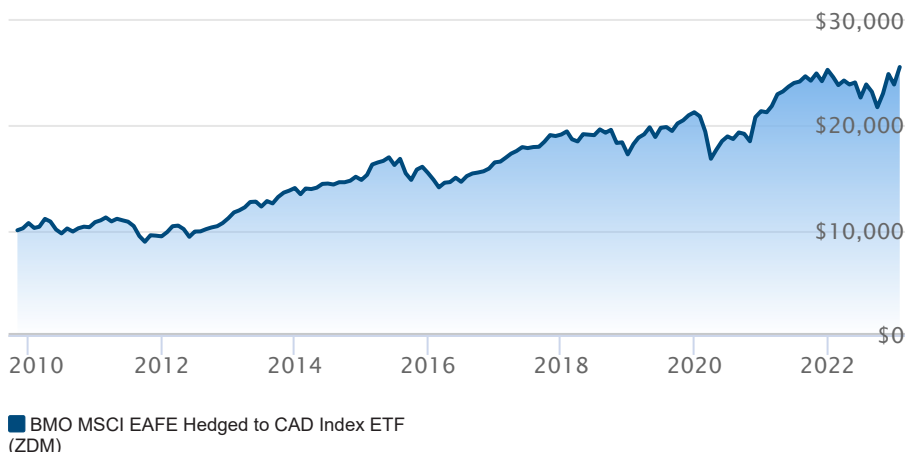
CALENDAR RETURN

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	-5.56%	18.49%	0.47%	23.36%	-9.91%	16.12%	6.52%	4.53%	5.51%

GROWTH OF \$10,000

Annual values as of January 31, 2023



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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