

VOLATILITY

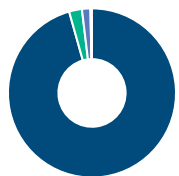


Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2023

| | |
|-------------------------|--------|
| Apple Inc | 11.62% |
| Microsoft Corp | 11.58% |
| Amazon.com Inc | 6.62% |
| NVIDIA Corp | 3.93% |
| Alphabet Inc Cl C | 3.83% |
| Alphabet Inc Cl A | 3.79% |
| Tesla Inc | 3.44% |
| Meta Platforms Inc Cl A | 2.74% |
| CAD Currency Forward | 1.96% |
| Broadcom Inc | 1.93% |



ASSET ALLOCATION

as of January 31, 2023

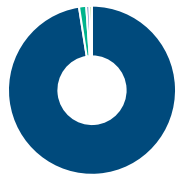
| | |
|----------------------|--------|
| US Equity | 95.61% |
| International Equity | 2.48% |
| Cash and Equivalents | 1.61% |
| Canadian Equity | 0.30% |



SECTOR ALLOCATION

as of January 31, 2023

| | |
|--------------------|--------|
| Technology | 57.36% |
| Consumer Services | 13.76% |
| Consumer Goods | 8.46% |
| Healthcare | 6.55% |
| Telecommunications | 4.80% |
| Other | 9.07% |



GEOGRAPHIC ALLOCATION

as of January 31, 2023

| | |
|---------------|--------|
| North America | 97.52% |
| Europe | 1.39% |
| Asia | 0.61% |
| Latin America | 0.48% |

UNIVERSAL LIFE MARKET INDEXED ACCOUNTS

US EQUITY

BMO Nasdaq 100 Equity Hedged to CAD Indx ETF (ZQQ)

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 Nasdaq 100 Equity Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of a NASDAQ listed companies 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 | 10.43% | 5.94% | -7.23% | -19.96% | 9.30% | 10.72% | 15.92% | 15.10% |

CALENDAR RETURN

as of January 31, 2023

| Period | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 |
|--------|---------|--------|--------|--------|--------|--------|-------|-------|--------|
| Index | -33.74% | 26.75% | 44.98% | 36.71% | -1.85% | 31.62% | 6.41% | 8.88% | 19.43% |

GROWTH OF \$10,000

Annual values as of January 31, 2023



■ BMO Nasdaq 100 Equity Hedged to CAD Indx ETF (ZQQ)

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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