

VOLATILITY



Based on 3 year standard deviation

UNIVERSAL LIFE MARKET INDEXED ACCOUNTS

FIXED INCOME

BMO Aggregate Bond Index ETF (ZAG)

TOP HOLDINGS

as of January 31, 2023

| | |
|-------------------------------------|-------|
| Canada Government 2.00% 01-Dec-2051 | 1.55% |
| Canada Government 1.50% 01-Jun-2031 | 1.38% |
| Canada Government 2.25% 01-Jun-2025 | 1.25% |
| Canada Government 0.50% 01-Sep-2025 | 1.21% |
| Canada Government 1.25% 01-Jun-2030 | 1.20% |
| Canada Government 1.50% 01-Jun-2026 | 1.20% |
| Canada Government 1.50% 01-Sep-2024 | 1.15% |
| Canada Government 2.50% 01-Jun-2024 | 1.11% |
| Canada Government 1.50% 01-Dec-2031 | 1.09% |
| Canada Government 0.50% 01-Dec-2030 | 0.99% |

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 Aggregate Bond Index ETF has been designed to replicate, to the extent possible, the performance of the FTSE TMX Canada UniverseXM Bond IndexTM, 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 | 3.06% | 4.25% | -0.19% | -5.83% | -2.27% | 0.93% | 1.83% | 2.66% |

CALENDAR RETURN

as of January 31, 2023

| Period | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 |
|--------|---------|--------|-------|-------|-------|-------|-------|-------|-------|
| Index | -11.79% | -2.63% | 8.56% | 6.78% | 1.24% | 2.30% | 1.54% | 3.24% | 8.43% |

GROWTH OF \$10,000

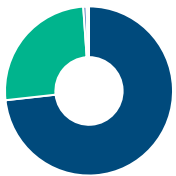
Annual values as of January 31, 2023



■ BMO Aggregate Bond Index ETF (ZAG)

ASSET ALLOCATION

as of January 31, 2023



| | |
|---------------------------|--------|
| Canadian Government Bonds | 73.25% |
| Canadian Corporate Bonds | 25.66% |
| Foreign Government Bonds | 0.64% |
| Canadian Bonds - Other | 0.19% |
| Mortgages | 0.12% |
| Other | 0.14% |

SECTOR ALLOCATION

as of January 31, 2023



| | |
|--------------------------|--------|
| Fixed Income | 99.86% |
| Financial Services | 0.13% |
| Cash and Cash Equivalent | 0.01% |

GEOGRAPHIC ALLOCATION

as of January 31, 2023



| | |
|---------------|---------|
| North America | 100.00% |
| Asia | 0.00% |

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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