

VOLATILITY



Based on 3 year standard deviation

UNIVERSAL LIFE MARKET INDEXED ACCOUNTS

INTERNATIONAL EQUITY

BMO MSCI China ESG Leaders Index ETF (ZCH)

TOP HOLDINGS

as of January 31, 2023

Tencent Holdings Ltd	25.70%
Alibaba Group Holding Ltd	17.28%
Meituan	8.28%
China Construction Bank Corp Cl H	5.27%
Baidu Inc	3.14%
NetEase Inc	2.94%
WuXi Biologics Inc	2.54%
Byd Co Ltd Cl H	2.19%
Yum China Holdings Inc	2.18%
China Merchants Bank Co Ltd Cl H	2.14%

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 MSCI China ESG Leaders Index ETF seeks to replicate, to the extent possible, the performance of an ESG-focused broad Chinese equity 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	12.78%	57.07%	13.74%	-12.18%	-10.57%	-8.63%	4.25%	2.00%

CALENDAR RETURN

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	-21.99%	-42.01%	37.77%	17.25%	-16.49%	37.33%	-8.15%	19.58%	10.87%

GROWTH OF \$10,000

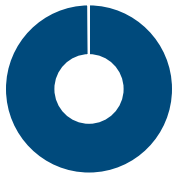
Annual values as of January 31, 2023



■ BMO MSCI China ESG Leaders Index ETF (ZCH)

ASSET ALLOCATION

as of January 31, 2023



International Equity	99.92%
Cash and Equivalents	0.08%

SECTOR ALLOCATION

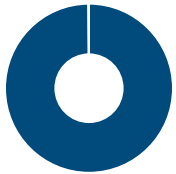
as of January 31, 2023



Technology	58.71%
Financial Services	9.94%
Consumer Goods	7.46%
Healthcare	7.30%
Real Estate	4.23%
Other	12.36%

GEOGRAPHIC ALLOCATION

as of January 31, 2023



Asia	99.92%
North America	0.06%
Other	0.02%

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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Data Provided By Fundata