

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

SPECIALTY FUNDS

BMO Global Infrastructure Index ETF (ZGI)

TOP HOLDINGS

as of January 31, 2023

American Tower Corp	10.40%
Enbridge Inc	8.71%
Crown Castle International Corp	6.74%
Sempra Energy	5.29%
National Grid PLC - ADR	5.19%
TC Energy Corp	4.57%
Exelon Corp	4.40%
Williams Cos Inc	4.12%
Cheniere Energy Inc	3.99%
Kinder Morgan Inc	3.80%

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 Global Infrastructure Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones Brookfield Global Infrastructure North American Listed Index (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	1.83%	4.00%	-1.06%	7.39%	5.08%	9.29%	10.41%	11.83%

CALENDAR RETURN

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	4.77%	26.37%	-10.42%	25.14%	-0.39%	2.86%	17.28%	-4.05%	30.27%

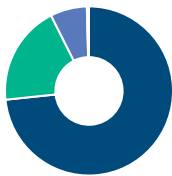
GROWTH OF \$10,000

Annual values as of January 31, 2023



ASSET ALLOCATION

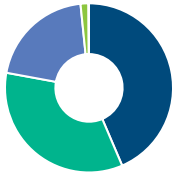
as of January 31, 2023



US Equity	73.35%
Canadian Equity	19.20%
International Equity	7.04%
Income Trust Units	0.33%
Cash and Equivalents	0.08%

SECTOR ALLOCATION

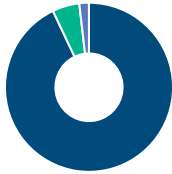
as of January 31, 2023



Utilities	43.55%
Energy	34.34%
Real Estate	20.51%
Industrial Services	1.53%
Cash and Cash Equivalent	0.09%
Other	-0.02%

GEOGRAPHIC ALLOCATION

as of January 31, 2023



North America	92.96%
Europe	5.19%
Latin America	1.86%
Other	-0.01%

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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