

VOLATILITY

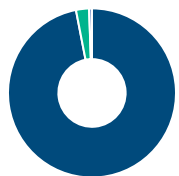


Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2023

Bank of Nova Scotia	5.06%
Toronto-Dominion Bank	4.98%
Royal Bank of Canada	4.97%
Enbridge Inc	4.90%
BCE Inc	4.81%
Canadian Natural Resources Ltd	4.48%
Canadian Imperial Bank of Commerce	4.04%
Manulife Financial Corp	3.92%
TC Energy Corp	3.80%
Bank of Montreal	3.68%



ASSET ALLOCATION

as of January 31, 2023

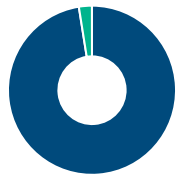
Canadian Equity	96.94%
Income Trust Units	2.51%
Cash and Equivalents	0.55%



SECTOR ALLOCATION

as of January 31, 2023

Financial Services	39.94%
Energy	18.91%
Telecommunications	9.99%
Basic Materials	8.73%
Utilities	7.67%
Other	14.76%



GEOGRAPHIC ALLOCATION

as of January 31, 2023

North America	97.49%
Latin America	2.51%

UNIVERSAL LIFE MARKET INDEXED ACCOUNTS

CANADIAN EQUITY

BMO Canadian Dividend ETF (ZDV)

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 Canadian Dividend ETF has been designed to provide exposure to a yield weighted portfolio of Canadian dividend paying stocks.

COMPOUND RETURN

as of January 31, 2023

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	7.03%	6.12%	4.50%	2.45%	8.77%	8.13%	6.67%	7.43%

CALENDAR RETURN

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	-1.62%	28.59%	-3.38%	22.59%	-10.65%	7.71%	24.15%	-13.13%	6.18%

GROWTH OF \$10,000

Annual values as of January 31, 2023



■ BMO Canadian Dividend ETF (ZDV)

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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