

VOLATILITY



Based on 3 year standard deviation

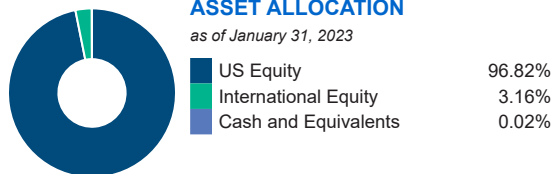
TOP HOLDINGS

as of January 31, 2023

Apple Inc	6.32%
Microsoft Corp	5.43%
Amazon.com Inc	2.68%
Alphabet Inc Cl A	1.73%
Berkshire Hathaway Inc Cl B	1.65%
Alphabet Inc Cl C	1.55%
NVIDIA Corp	1.43%
Exxon Mobil Corp	1.40%
Tesla Inc	1.37%
UnitedHealth Group Inc	1.37%

ASSET ALLOCATION

as of January 31, 2023



SECTOR ALLOCATION

as of January 31, 2023



GEOGRAPHIC ALLOCATION

as of January 31, 2023



UNIVERSAL LIFE MARKET INDEXED ACCOUNTS

US EQUITY

BMO S&P 500 Index ETF (ZSP)

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

The BMO S&P 500 Index ETF has been designed to replicate, to the extent possible, the performance of the S&P 500 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	4.42%	3.18%	3.25%	-4.23%	9.73%	10.88%	15.52%	16.25%

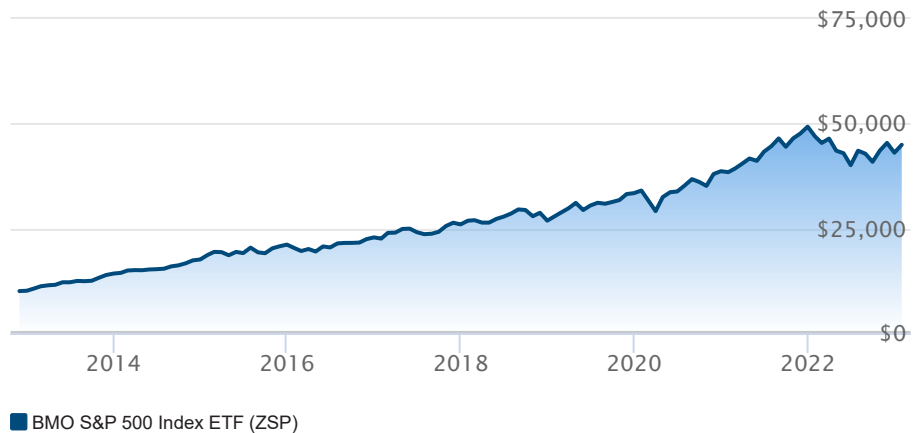
CALENDAR RETURN

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	-12.63%	27.53%	15.67%	24.53%	3.44%	13.58%	8.19%	20.21%	23.75%

GROWTH OF \$10,000

Annual values as of January 31, 2023



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