

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

US EQUITY

BMO US Dividend ETF (ZDY)

TOP HOLDINGS

as of January 31, 2023

Verizon Communications Inc	2.73%
JPMorgan Chase & Co	2.61%
Microsoft Corp	2.54%
Home Depot Inc	2.53%
Exxon Mobil Corp	2.52%
Procter & Gamble Co	2.51%
Coca-Cola Co	2.41%
Apple Inc	2.38%
Abbvie Inc	2.37%
Merck & Co Inc	2.36%

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 US Dividend ETF has been designed to provide exposure to a yield weighted portfolio of U.S. 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	0.04%	2.37%	6.68%	3.62%	6.47%	7.46%	-	12.84%

CALENDAR RETURN

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	2.27%	23.04%	-5.19%	16.97%	3.95%	6.71%	20.18%	17.67%	26.05%

GROWTH OF \$10,000

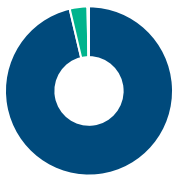
Annual values as of January 31, 2023



■ BMO US Dividend ETF (ZDY)

ASSET ALLOCATION

as of January 31, 2023



US Equity	96.30%
International Equity	3.43%
Cash and Equivalents	0.27%

SECTOR ALLOCATION

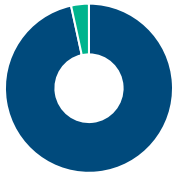
as of January 31, 2023



Healthcare	19.09%
Financial Services	17.59%
Technology	14.08%
Consumer Goods	10.45%
Consumer Services	8.62%
Other	30.17%

GEOGRAPHIC ALLOCATION

as of January 31, 2023



North America	96.57%
Europe	3.43%

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