

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**US EQUITY**

**BMO US Dividend Hedged to CAD ETF (ZUD)**

**TOP HOLDINGS**

as of January 31, 2023

|                           |        |
|---------------------------|--------|
| BMO US Dividend ETF (ZDY) | 98.29% |
| CAD Currency Forward      | 2.45%  |
| CANADIAN DOLLAR           | 0.09%  |
| US DOLLAR                 | 0.00%  |
| USD Currency Forward      | -0.83% |

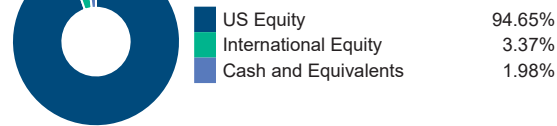
The information contained in this profile is related to the index indicated above. As part of a BMO Life Assurance Company policy, you do not purchase units in this index or a legal interest in any security.

**OBJECTIVE**

BMO US Dividend Hedged to CAD ETF has been designed to provide exposure to a yield weighted portfolio of U.S. dividend paying stocks.

**ASSET ALLOCATION**

as of January 31, 2023



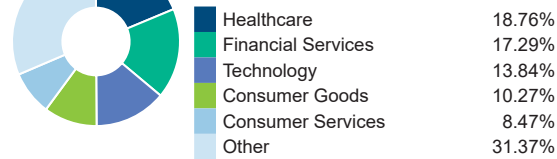
**COMPOUND RETURN**

as of January 31, 2023

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr   | 3 Yr  | 5 Yr  | 10 Yr | Inception |
|--------|-------|-------|-------|--------|-------|-------|-------|-----------|
| Index  | 1.67% | 4.50% | 2.21% | -1.72% | 5.20% | 4.62% | -     | 9.22%     |

**SECTOR ALLOCATION**

as of January 31, 2023



**CALENDAR RETURN**

as of January 31, 2023

| Period | 2022   | 2021   | 2020   | 2019   | 2018   | 2017   | 2016   | 2015   | 2014   |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Index  | -5.00% | 23.37% | -5.15% | 21.24% | -5.46% | 13.31% | 22.91% | -1.40% | 15.73% |

**GROWTH OF \$10,000**

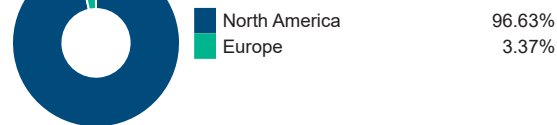
Annual values as of January 31, 2023



■ BMO US Dividend Hedged to CAD ETF (ZUD)

**GEOGRAPHIC ALLOCATION**

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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