

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

SPECIALTY FUNDS

BMO Equal Weight US Banks Index ETF (ZBK)

TOP HOLDINGS

as of January 31, 2023

JPMorgan Chase & Co	5.40%
Citizens Financial Group Inc	5.20%
Goldman Sachs Group Inc	4.95%
Huntington Bancshares Inc	4.94%
First Horizon Corp	4.90%
Regions Financial Corp	4.88%
US Bancorp	4.82%
East West Bancorp Inc	4.80%
Wells Fargo & Co	4.76%
Citigroup Inc	4.74%

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 fund seeks to replicate, to the extent possible, the performance of the Solactive Equal Weight US Bank Index (the "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	8.90%	3.19%	6.71%	-10.42%	7.40%	4.89%	-	10.71%

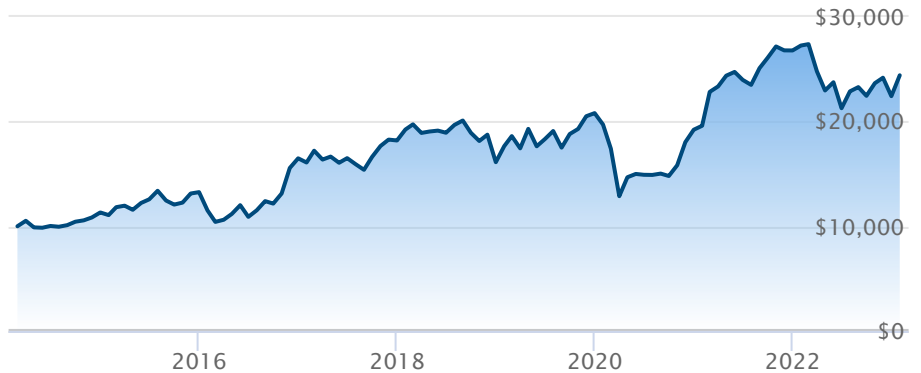
CALENDAR RETURN

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	-16.30%	39.40%	-7.62%	29.07%	-11.40%	10.33%	24.37%	17.14%	-

GROWTH OF \$10,000

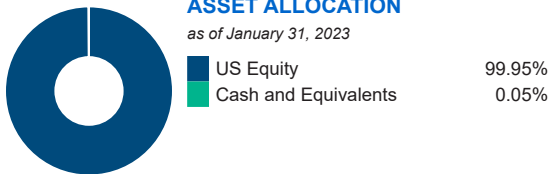
Annual values as of January 31, 2023



■ BMO Equal Weight US Banks Index ETF (ZBK)

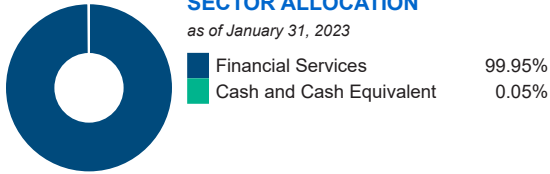
ASSET ALLOCATION

as of January 31, 2023



SECTOR ALLOCATION

as of January 31, 2023



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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