

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

INTERNATIONAL EQUITY

BMO MSCI EAFE Index ETF (ZEA)

TOP HOLDINGS

as of January 31, 2023

| | |
|-------------------------------------|-------|
| iShares Core MSCI EAFE ETF (IEFA) | 5.99% |
| Nestle SA CI N | 2.04% |
| ASML Holding NV | 1.64% |
| LVMH Moet Hennessy Louis Vuitton SE | 1.47% |
| Novo Nordisk A/S CI B | 1.39% |
| Roche Holding AG - Partcptn | 1.34% |
| Shell PLC | 1.30% |
| AstraZeneca PLC | 1.22% |
| Novartis AG CI N | 1.19% |
| BHP Group Ltd | 1.08% |

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 MSCI EAFE Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI EAFE 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 | 6.47% | 18.18% | 13.46% | 1.12% | 4.69% | 3.86% | - | 6.23% |

CALENDAR RETURN

as of January 31, 2023

| Period | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 |
|--------|--------|--------|-------|--------|--------|--------|--------|--------|------|
| Index | -8.26% | 10.26% | 5.72% | 16.16% | -5.98% | 17.11% | -1.85% | 18.03% | - |

GROWTH OF \$10,000

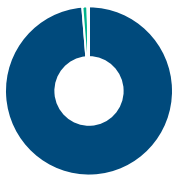
Annual values as of January 31, 2023



■ BMO MSCI EAFE Index ETF (ZEA)

ASSET ALLOCATION

as of January 31, 2023



| | |
|----------------------|--------|
| International Equity | 98.73% |
| Income Trust Units | 1.03% |
| Canadian Equity | 0.01% |
| Other | 0.23% |

SECTOR ALLOCATION

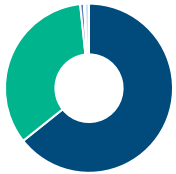
as of January 31, 2023



| | |
|--------------------|--------|
| Financial Services | 18.97% |
| Consumer Goods | 16.97% |
| Healthcare | 11.77% |
| Industrial Goods | 9.05% |
| Technology | 7.31% |
| Other | 35.93% |

GEOGRAPHIC ALLOCATION

as of January 31, 2023



| | |
|------------------------|--------|
| Europe | 64.33% |
| Asia | 34.00% |
| Africa and Middle East | 0.72% |
| North America | 0.10% |
| Latin America | 0.04% |
| Other | 0.81% |

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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