

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**INTERNATIONAL EQUITY**

**BMO MSCI Europe High Quality Hgd C\$ Idx ETF (ZEQ)**

**TOP HOLDINGS**

as of January 31, 2023

Novo Nordisk A/S CI B	5.59%
LVMH Moet Hennessy Louis Vuitton SE	5.50%
ASML Holding NV	5.11%
Novartis AG CI N	4.81%
Nestle SA CI N	4.78%
Roche Holding AG - Partcptn	4.21%
Unilever PLC	3.36%
Rio Tinto PLC	3.07%
Diageo PLC	3.03%
L'Oreal SA	3.01%

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 Europe High Quality Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI Europe Quality 100% Hedged to CAD 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	6.84%	11.25%	3.72%	1.08%	7.74%	9.29%	-	9.59%

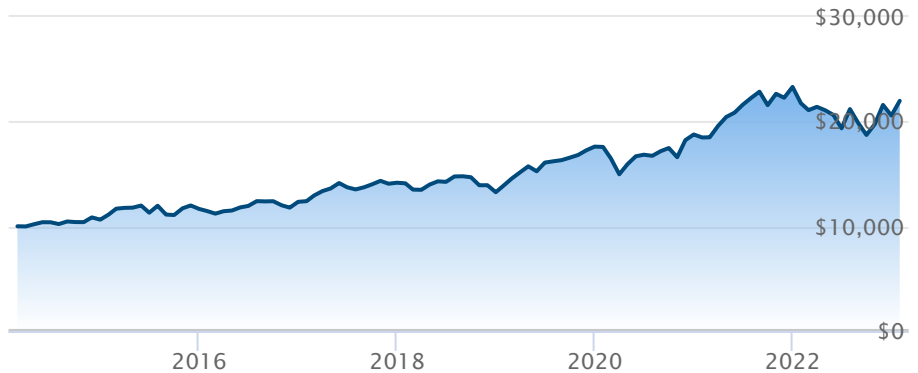
**CALENDAR RETURN**

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	-11.74%	24.22%	6.58%	32.88%	-6.41%	14.80%	5.80%	9.68%	-

**GROWTH OF \$10,000**

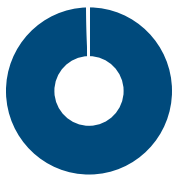
Annual values as of January 31, 2023



■ BMO MSCI Europe High Quality Hgd C\$ Idx ETF (ZEQ)

**ASSET ALLOCATION**

as of January 31, 2023



International Equity	99.65%
Cash and Equivalents	0.35%

**SECTOR ALLOCATION**

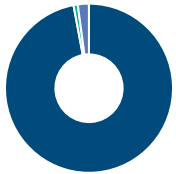
as of January 31, 2023



Consumer Goods	28.28%
Healthcare	18.63%
Technology	10.17%
Industrial Services	8.62%
Industrial Goods	8.36%
Other	25.94%

**GEOGRAPHIC ALLOCATION**

as of January 31, 2023



Europe	97.05%
North America	0.81%
Other	2.14%

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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