

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**US EQUITY**

**BMO MSCI USA ESG Leaders Index ETF (ESGY)**

**TOP HOLDINGS**

as of January 31, 2023

Microsoft Corp	9.84%
Alphabet Inc Cl A	3.32%
Alphabet Inc Cl C	3.10%
NVIDIA Corp	2.72%
Tesla Inc	2.58%
Johnson & Johnson	2.41%
Visa Inc Cl A	2.11%
Procter & Gamble Co	1.90%
Home Depot Inc	1.86%
Mastercard Inc Cl A	1.79%

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 USA ESG Leaders Index ETF seeks to replicate, to the extent possible, the performance of an ESG-focused U.S. equity index, net of expenses. Currently, BMO MSCI USA ESG Leaders Index ETF seeks to replicate the performance of the MSCI USA ESG Leaders Index.

**COMPOUND RETURN**

as of January 31, 2023

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	4.62%	4.24%	2.86%	-5.58%	9.42%	-	-	9.35%

**CALENDAR RETURN**

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	-14.91%	30.32%	-	-	-	-	-	-	-

**GROWTH OF \$10,000**

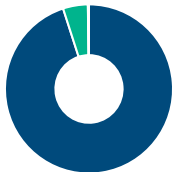
Annual values as of January 31, 2023



■ BMO MSCI USA ESG Leaders Index ETF (ESGY)

**ASSET ALLOCATION**

as of January 31, 2023



US Equity	95.01%
International Equity	4.77%
Canadian Equity	0.20%
Cash and Equivalents	0.02%

**SECTOR ALLOCATION**

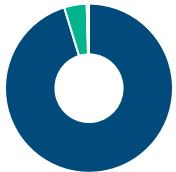
as of January 31, 2023



Technology	29.87%
Healthcare	15.03%
Financial Services	14.57%
Consumer Goods	11.80%
Consumer Services	5.98%
Other	22.75%

**GEOGRAPHIC ALLOCATION**

as of January 31, 2023



North America	95.23%
Europe	4.33%
Latin America	0.43%
Other	0.01%

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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