

VOLATILITY



Based on 3 year standard deviation

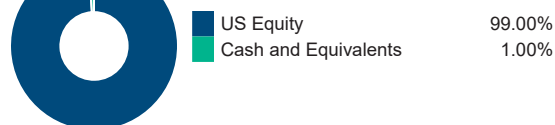
TOP HOLDINGS

as of May 31, 2022

UnitedHealth Group Inc	9.83%
Goldman Sachs Group Inc	6.46%
Home Depot Inc	5.99%
Microsoft Corp	5.38%
Amgen Inc	5.08%
Mcdonald's Corp	4.99%
Caterpillar Inc	4.27%
Visa Inc Cl A	4.20%
Honeywell International Inc	3.83%
Johnson & Johnson	3.55%

ASSET ALLOCATION

as of May 31, 2022



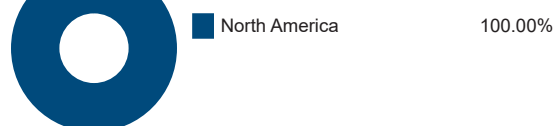
SECTOR ALLOCATION

as of May 31, 2022



GEOGRAPHIC ALLOCATION

as of May 31, 2022



UNIVERSAL LIFE MARKET INDEXED ACCOUNTS

US EQUITY

BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)

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 BMO Dow Jones Industrial Average Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones Industrial Average (CAD hedged), net of expenses.

COMPOUND RETURN

as of May 31, 2022

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.32%	-2.46%	-3.95%	-3.47%	10.29%	9.81%	11.50%	12.24%

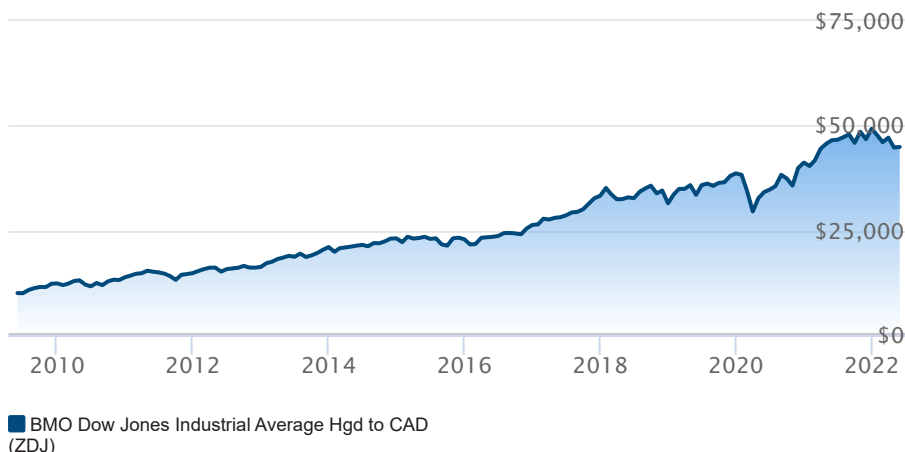
CALENDAR RETURN

as of May 31, 2022

Period	2021	2020	2019	2018	2017	2016	2015	2014	2013
Index	19.65%	6.61%	22.83%	-5.41%	26.51%	14.94%	-0.89%	9.87%	29.28%

GROWTH OF \$10,000

Annual values as of May 31, 2022



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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Data Provided By Fundata