

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of September 30, 2020

UnitedHealth Group Inc	7.55%
Home Depot Inc	6.72%
Amgen Inc	6.15%
Salesforce.com Inc	6.08%
McDonald's Corp	5.31%
Microsoft Corp	5.09%
Goldman Sachs Group Inc	4.86%
Visa Inc Cl A	4.84%
Boeing Co	4.00%
Honeywell International Inc	3.98%

**ASSET ALLOCATION**

as of September 30, 2020



US Equity	102.2%
Cash and Equivalents	-2.2%

**SECTOR ALLOCATION**

as of September 30, 2020



Healthcare	19.3%
Consumer Services	19.3%
Technology	19.1%
Financial Services	17.1%
Industrial Goods	11.9%
Other	13.3%

**GEOGRAPHIC ALLOCATION**

as of September 30, 2020



North America	100.0%
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**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**US EQUITY**

**BMO Dow Jones Industrial Average Hgd C\$**

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. ZDJ invests in and holds the Constituent Securities of the Index in the same proportion as they are reflected in the Index. The U.S. dollar currency exposure is hedged back to the Canadian dollar.

**COMPOUND RETURN**

as of September 30, 2020

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-2.27%	7.68%	26.70%	2.95%	7.58%	11.88%	11.32%	12.33%

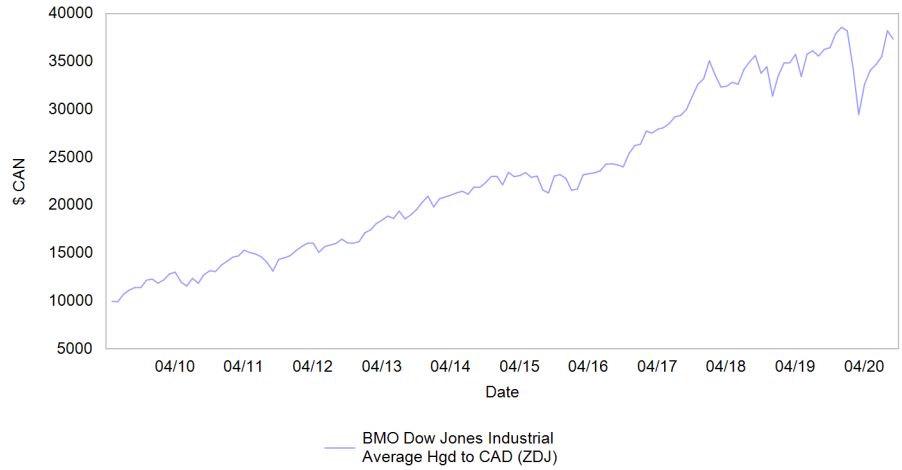
**CALENDAR RETURN**

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	22.83%	-5.41%	26.51%	14.94%	-0.89%	9.87%	29.28%	9.87%	7.16%

**GROWTH OF \$10,000**

Annual values as of 30 September 2020



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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