

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of September 30, 2020

Inter Pipeline Ltd	11.72%
Cenovus Energy Inc	11.60%
Enbridge Inc	11.48%
TC Energy Corp	11.21%
Keyera Corp	11.17%
Canadian Natural Resources Ltd	10.96%
Pembina Pipeline Corp	10.95%
Suncor Energy Inc	10.85%
Imperial Oil Ltd	10.03%
US DOLLAR	0.02%

ASSET ALLOCATION

as of September 30, 2020



Canadian Equity	100.0 %
Cash and Equivalents	0.0 %

SECTOR ALLOCATION

as of September 30, 2020



Energy	88.5 %
Utilities	11.5 %
Cash and Cash Equivalent	0.0 %

GEOGRAPHIC ALLOCATION

as of September 30, 2020



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



BMO Equal Weight Oil & Gas Idx ETF

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 S&P/TSX Equal Weight Oil & Gas Index ETF has been designed to replicate, to the extent possible, the performance of the S&P/TSX Equal Weight Oil & Gas Index, net of expenses. ZEO invests in and holds the Constituent Securities of the Index in the same proportion as they are reflected in the Index. The Manager may also use a sampling methodology in selecting investments for BMO S&P/TSX Equal Weight Oil & Gas Index ETF.

COMPOUND RETURN

as of September 30, 2020

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-13.86%	-11.47%	16.63%	-37.37%	-21.16%	-10.67%	-8.94%	-8.49%

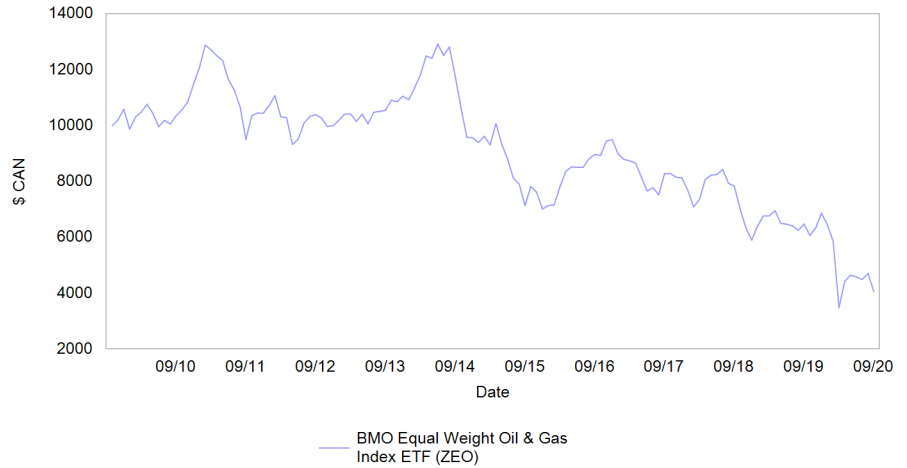
CALENDAR RETURN

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	16.35%	-27.35%	-14.47%	35.42%	-26.63%	-13.47%	10.54%	-4.24%	-9.09%

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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