

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of September 30, 2020

Apple Inc	13.73%
Microsoft Corp	11.03%
Amazon.com Inc	10.94%
Facebook Inc Cl A	4.36%
Tesla Motors Inc	3.53%
Alphabet Inc Cl A	3.50%
Alphabet Inc Cl C	3.41%
NVIDIA Corp	2.95%
Adobe Systems Inc	2.08%
PayPal Holdings Inc	2.04%

ASSET ALLOCATION

as of September 30, 2020



US Equity	97.8%
International Equity	4.1%
Canadian Equity	0.4%
Cash and Equivalents	-2.3%
Other	0.0%

SECTOR ALLOCATION

as of September 30, 2020



Technology	58.3%
Consumer Services	18.6%
Consumer Goods	7.0%
Healthcare	6.8%
Telecommunications	5.7%
Other	3.7%

GEOGRAPHIC ALLOCATION

as of September 30, 2020



North America	95.9%
Asia	2.9%
Europe	0.7%
Latin America	0.5%
Africa and Middle East	0.2%
Other	0.0%

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

US EQUITY

BMO Nasdaq 100 Equity Hgd to CAD 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 Nasdaq 100 Equity Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of a NASDAQ listed companies index, net of expenses. ZQQ 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	-5.82%	11.83%	44.56%	45.29%	22.83%	21.58%	19.19%	18.22%

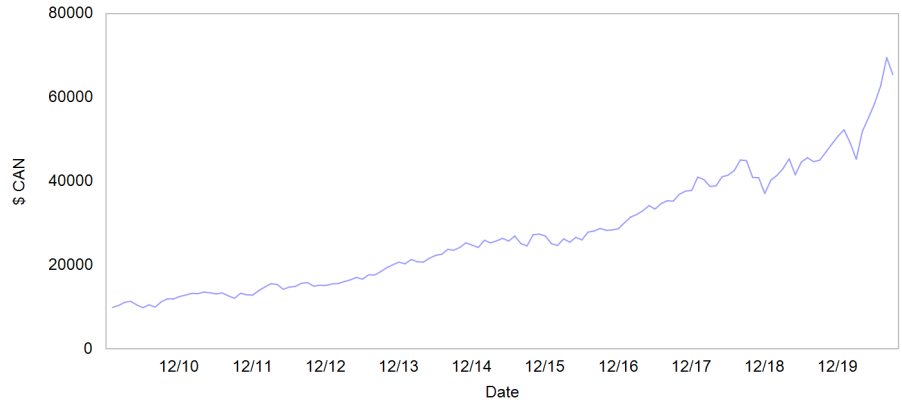
CALENDAR RETURN

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	36.77%	-1.85%	31.62%	6.41%	8.88%	19.43%	36.56%	17.84%	2.73%

GROWTH OF \$10,000

Annual values as of 30 September 2020



BMO Nasdaq 100 Equity Hedged to CAD Idx ETF (ZQQ)

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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