

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of September 30, 2020

Royal Gold Inc	12.46%
B2Gold Corp	10.73%
Yamana Gold Inc	8.56%
SSR Mining Inc	6.46%
Alamos Gold Inc	5.45%
Endeavour Mining Corp	4.81%
NovaGold Resources Inc	4.53%
Equinox Gold Corp	3.96%
Centerra Gold Inc	3.95%
Pretium Resources Inc	3.75%

ASSET ALLOCATION

as of September 30, 2020



Canadian Equity	76.3%
US Equity	17.3%
International Equity	6.3%
Cash and Equivalents	0.1%

SECTOR ALLOCATION

as of September 30, 2020



Basic Materials	99.0%
Financial Services	0.9%
Cash and Cash Equivalent	0.1%
Other	0.0%

GEOGRAPHIC ALLOCATION

as of September 30, 2020



North America	93.7%
Latin America	4.8%
Asia	1.5%
Other	0.0%

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS**

SPECIALTY FUNDS

BMO Junior Gold Index 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 Junior Gold Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones North America Select Junior Gold Index, net of expenses. ZJG invests in and holds the constituent securities in the same proportion as they are reflected in the Index.

COMPOUND RETURN

as of September 30, 2020

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-5.46%	4.62%	80.27%	49.51%	14.98%	22.79%	-3.66%	-0.82%

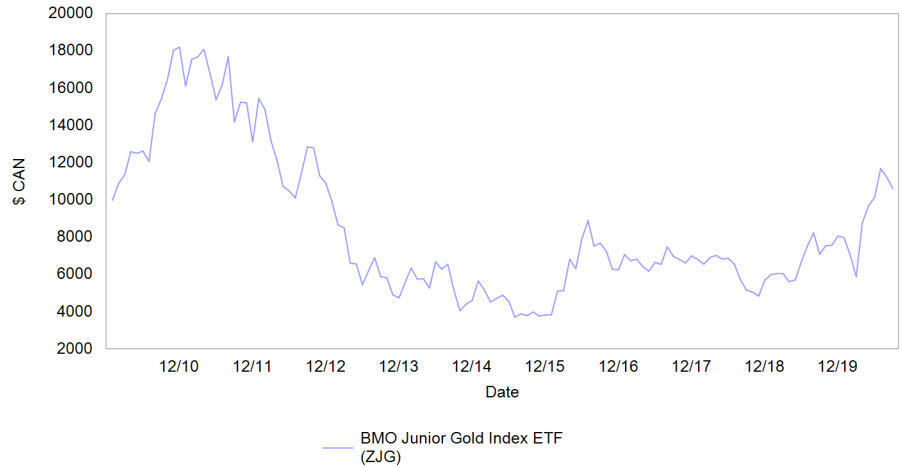
CALENDAR RETURN

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	41.66%	-18.62%	11.92%	63.26%	-17.04%	-2.87%	-56.40%	-16.79%	-27.95%

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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