

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**US EQUITY**

**BMO S&P 500 Index ETF (ZSP)**

**TOP HOLDINGS**

as of May 31, 2022

Apple Inc	6.61%
Microsoft Corp	5.84%
Amazon.com Inc	3.01%
Alphabet Inc Cl A	1.96%
Alphabet Inc Cl C	1.82%
Tesla Inc	1.82%
Berkshire Hathaway Inc Cl B	1.66%
Johnson & Johnson	1.35%
NVIDIA Corp	1.34%
UnitedHealth Group Inc	1.34%

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 S&P 500 Index ETF has been designed to replicate, to the extent possible, the performance of the S&P 500 Index, 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	-1.40%	-5.42%	-9.88%	4.45%	13.51%	11.49%	-	16.92%

**CALENDAR RETURN**

as of May 31, 2022

Period	2021	2020	2019	2018	2017	2016	2015	2014	2013
Index	27.53%	15.67%	24.53%	3.44%	13.58%	8.19%	20.21%	23.75%	40.77%

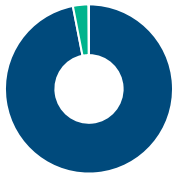
**GROWTH OF \$10,000**

Annual values as of May 31, 2022



**ASSET ALLOCATION**

as of May 31, 2022



US Equity	96.92%
International Equity	3.02%
Cash and Equivalents	0.05%
Other	0.01%

**SECTOR ALLOCATION**

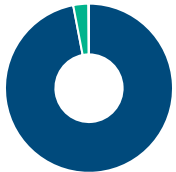
as of May 31, 2022



Technology	28.74%
Healthcare	14.08%
Financial Services	12.96%
Consumer Services	9.34%
Consumer Goods	8.83%
Other	26.05%

**GEOGRAPHIC ALLOCATION**

as of May 31, 2022



North America	96.98%
Europe	2.95%
Africa and Middle East	0.04%
Latin America	0.03%

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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