

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**US EQUITY**

**BMO S&P 500 Index ETF**

**TOP HOLDINGS**

as of September 30, 2020

Apple Inc	6.67%
Microsoft Corp	5.70%
Amazon.com Inc	4.80%
Facebook Inc Cl A	2.25%
Alphabet Inc Cl A	1.58%
Alphabet Inc Cl C	1.54%
Berkshire Hathaway Inc Cl B	1.51%
Johnson & Johnson	1.40%
Procter & Gamble Co	1.23%
Visa Inc Cl A	1.21%

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. ZSP invests in and holds the Constituent Securities of the Index 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	-1.82%	6.75%	23.96%	15.33%	14.30%	13.63%	-	18.21%

**CALENDAR RETURN**

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	24.53%	3.45%	13.58%	8.19%	20.21%	23.75%	40.77%	-	-

**ASSET ALLOCATION**

as of September 30, 2020



US Equity	96.9%
International Equity	3.1%
Cash and Equivalents	0.0%

**SECTOR ALLOCATION**

as of September 30, 2020



Technology	30.1%
Healthcare	12.9%
Consumer Services	12.9%
Financial Services	12.2%
Consumer Goods	7.6%
Other	24.3%

**GEOGRAPHIC ALLOCATION**

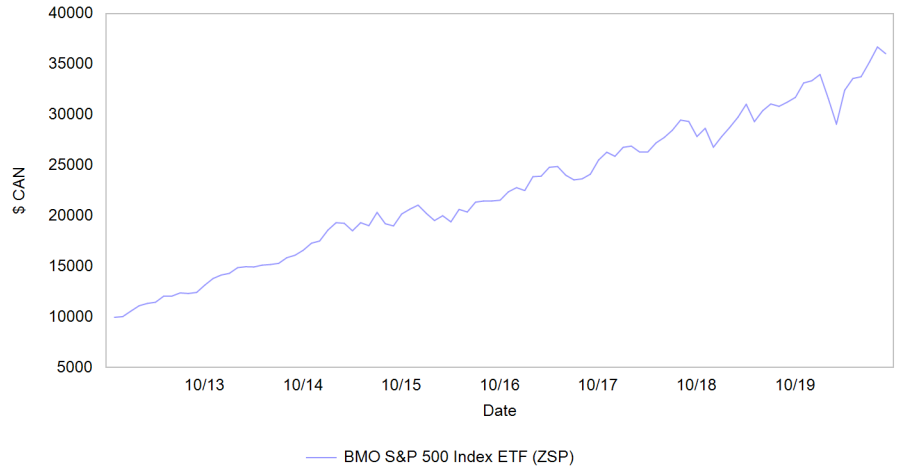
as of September 30, 2020



North America	96.9%
Europe	2.5%
Asia	0.5%
Latin America	0.0%

**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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