

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 January 31, 2025

Apple Inc	6.98%
Microsoft Corp	6.04%
NVIDIA Corp	5.77%
Amazon.com Inc	4.36%
Meta Platforms Inc Cl A	2.94%
Alphabet Inc Cl A	2.33%
Tesla Inc	2.21%
Broadcom Inc	2.02%
Alphabet Inc Cl C	1.92%
Berkshire Hathaway Inc Cl B	1.68%

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 January 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.90%	10.82%	15.77%	36.21%	16.63%	16.96%	14.87%	18.20%

CALENDAR RETURN

as of January 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	35.25%	23.08%	-12.63%	27.53%	15.67%	24.53%	3.44%	13.58%	8.19%

GROWTH OF \$10,000

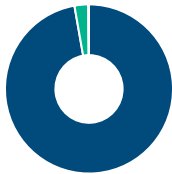
Annual values as of January 31, 2025



BMO S&P 500 Index ETF (ZSP)

ASSET ALLOCATION

as of January 31, 2025



US Equity	97.23%
International Equity	2.66%
Canadian Equity	0.09%
Cash and Equivalents	0.01%
Other	0.01%

SECTOR ALLOCATION

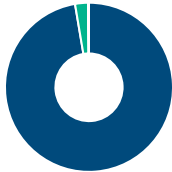
as of January 31, 2025



Technology	37.94%
Financial Services	13.45%
Consumer Services	11.02%
Healthcare	10.16%
Consumer Goods	6.93%
Other	20.50%

GEOGRAPHIC ALLOCATION

as of January 31, 2025



North America	97.33%
Europe	2.50%
Latin America	0.10%
Other	0.07%

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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Data Provided By Fundata