

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of September 30, 2020

Qualcomm Inc	1.85%
AT&T Inc	1.85%
Amgen Inc	1.76%
Merck & Co Inc	1.71%
Wells Fargo & Co	1.62%
AbbVie Inc	1.61%
Broadcom Ltd	1.59%
Procter & Gamble Co	1.58%
JPMorgan Chase & Co	1.57%
Texas Instruments Inc	1.56%

**ASSET ALLOCATION**

as of September 30, 2020



US Equity	93.5%
International Equity	6.1%
Cash and Equivalents	0.4%

**SECTOR ALLOCATION**

as of September 30, 2020



Financial Services	17.9%
Utilities	15.1%
Consumer Goods	13.6%
Technology	11.4%
Healthcare	11.3%
Other	30.8%

**GEOGRAPHIC ALLOCATION**

as of September 30, 2020



North America	94.0%
Europe	4.5%
Asia	1.6%
Other	0.0%

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**US EQUITY**

**BMO US Dividend 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 US Dividend ETF has been designed to provide exposure to a yield weighted portfolio of U.S. dividend paying stocks. ZDY utilizes a rules based methodology that considers the three year dividend growth rate, yield, and payout ratio to invest in U.S. equities. Securities will also be subject to a liquidity screen process. The underlying portfolio is rebalanced in June and reconstituted in December.

**COMPOUND RETURN**

as of September 30, 2020

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.17%	1.22%	10.97%	-10.33%	3.73%	8.02%	-	12.15%

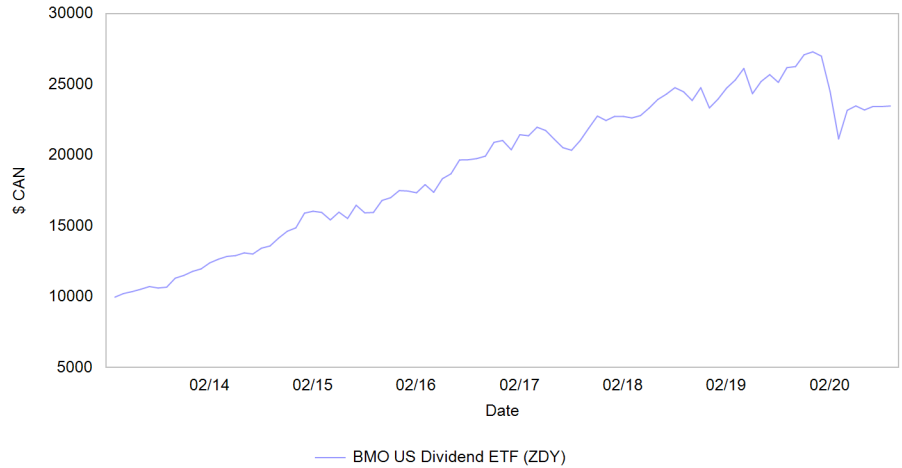
**CALENDAR RETURN**

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	16.97%	3.95%	6.71%	20.18%	17.67%	26.05%	-	-	-

**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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

\* These are legal trademarks and do not indicate that BMO Life Assurance Company's Universal Life plans or InvestmentPRO is sponsored, endorsed sold or promoted by the trademark owners.



Data Provided By Fundata