

VOLATILITY



Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

BALANCED FUNDS

BMO Balanced ESG ETF (ZESG)

TOP HOLDINGS

as of April 30, 2024

| | |
|--|--------|
| BMO MSCI USA ESG Leaders Index ETF (ESGY) | 33.78% |
| BMO Government Bond Index ETF (ZGB) | 23.86% |
| BMO MSCI Canada ESG Leaders Index ETF (ESGA) | 14.64% |
| BMO MSCI EAFE ESG Leaders Index ETF (ESGE) | 13.44% |
| BMO ESG Corporate Bond Index ETF (ESGB) | 9.58% |
| BMO ESG US Corporate Bond Hgd C\$ Index ETF (ESGF) | 4.62% |
| CANADIAN DOLLAR | 0.08% |

OBJECTIVE

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.

BMO Balanced ESG seeks to provide a balance of income and potential for long-term capital appreciation, primarily by investing in ETFs that provide exposure to a diversified portfolio of global equity and fixed income securities with ESG ratings higher than their peers.

COMPOUND RETURN

as of April 30, 2024

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|--------|-------|--------|--------|-------|------|-------|-----------|
| Index | -2.26% | 2.41% | 13.50% | 10.78% | 4.38% | - | - | 5.58% |

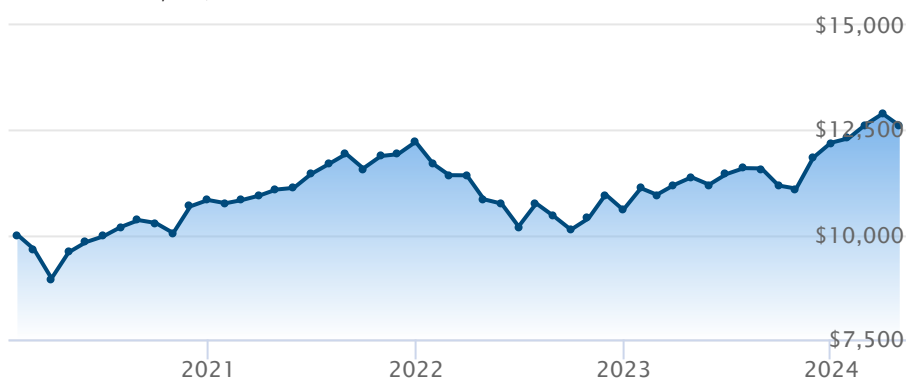
CALENDAR RETURN

as of April 30, 2024

| Period | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|--------|--------|---------|--------|------|------|------|------|------|------|
| Index | 15.13% | -13.29% | 12.81% | - | - | - | - | - | - |

GROWTH OF \$10,000

Annual values as of April 30, 2024



BMO Balanced ESG ETF (ZESG)

ASSET ALLOCATION

as of April 30, 2024



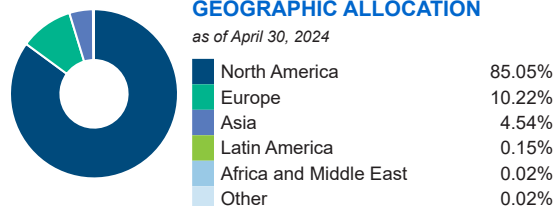
SECTOR ALLOCATION

as of April 30, 2024



GEOGRAPHIC ALLOCATION

as of April 30, 2024



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