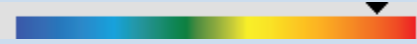


**VOLATILITY**



Based on 3 year standard deviation

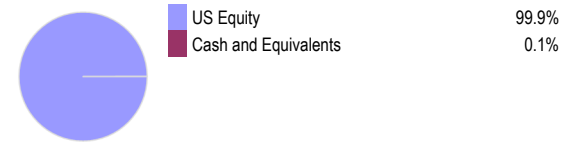
**TOP HOLDINGS**

as of February 28, 2019

Boeing Co	11.50%
UnitedHealth Group Inc	6.33%
3M Co	5.42%
Goldman Sachs Group Inc	5.14%
Home Depot Inc	4.84%
McDonald's Corp	4.81%
Apple Inc	4.53%
Visa Inc Cl A	3.87%
International Business Machines Corp	3.61%
Caterpillar Inc	3.59%

**ASSET ALLOCATION**

as of February 28, 2019



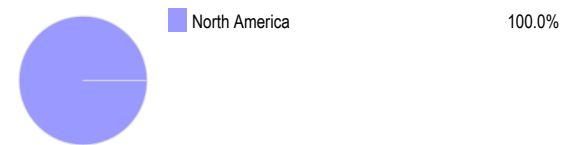
**SECTOR ALLOCATION**

as of February 28, 2019



**GEOGRAPHIC ALLOCATION**

as of February 28, 2019



**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT**

**US EQUITY**

**BMO Dow Jones Industrial Average Hgd C\$**

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 Dow Jones Industrial Average Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones Industrial Average (CAD hedged), net of expenses. ZDJ invests in and holds the Constituent Securities of the Index in the same proportion as they are reflected in the Index. The U.S. dollar currency exposure is hedged back to the Canadian dollar.

**COMPOUND RETURN**

as of February 28, 2019

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.88%	1.12%	-0.36%	3.73%	17.11%	10.99%	-	13.34%

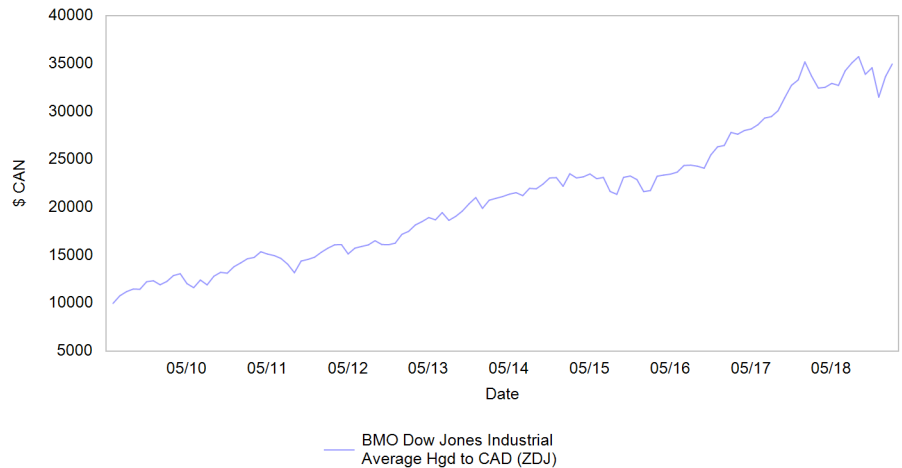
**CALENDAR RETURN**

as of December 31, 2018

Period	2018	2017	2016	2015	2014	2013	2012	2011	2010
Index	-5.41%	26.51%	14.94%	-0.89%	9.87%	29.28%	9.87%	7.16%	11.90%

**GROWTH OF \$10,000**

Annual values as of 28 February 2019



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. The 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. The BMO Life Assurance Company management fee will be deducted from the returns and will be reflected in the policyholders' fund value.

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.

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Data Provided By Fundata