

VOLATILITY



Based on 3 year standard deviation

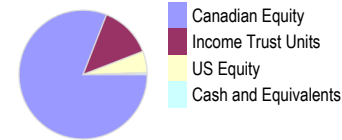
TOP HOLDINGS

as of March 31, 2019

Fairfax Financial Holdings Ltd	3.84%
Emera Inc	3.48%
Intact Financial Corp	3.32%
Waste Connections Inc	2.97%
RioCan REIT - Units	2.95%
Smart REIT - Units	2.91%
Quebecor Inc Cl B	2.83%
H&R REIT - Units	2.71%
Hydro One Ltd	2.55%
Fortis Inc	2.52%

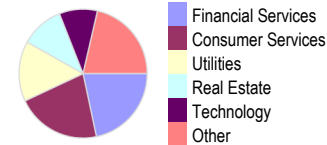
ASSET ALLOCATION

as of March 31, 2019



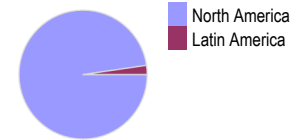
SECTOR ALLOCATION

as of March 31, 2019



GEOGRAPHIC ALLOCATION

as of March 31, 2019



STYLE

as of March 31, 2019

Value	Blend	Growth	
		Large	Large
			Medium
			Small

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNT**

CANADIAN EQUITY

BMO Low Volatility Canadian Equity 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 Low Volatility Canadian Equity ETF has been designed to provide exposure to a low beta weighted portfolio of Canadian stocks. Beta measures the security's sensitivity to market movements.

Category	Canadian Equity	Fund Managers	Start Date
Managed By	BMO Asset Management Inc.		
Inception Date	October 21, 2011		
Designated Fund MER	0.39%		
Total Assets (\$ millions)	1310.06		

COMPOUND RETURN

as of March 31, 2019

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	2.11%	11.82%	9.42%	11.72%	8.25%	11.19%	-	13.55%
Benchmark	1.01%	13.30%	1.84%	8.11%	9.26%	5.44%	9.49%	-
Quartile	1	2	1	1	1	1	-	-

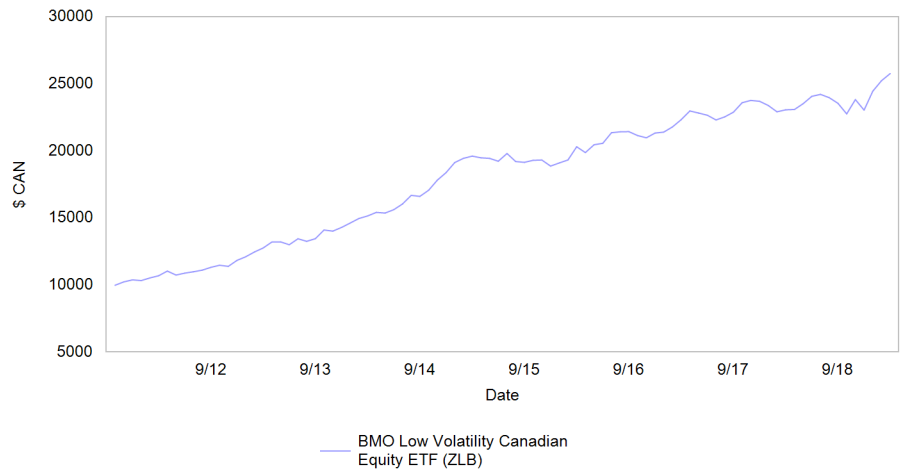
CALENDAR RETURN

as of March 31, 2019

Period	2018	2017	2016	2015	2014	2013	2012	2011	2010
Designated Fund	-2.78%	11.09%	13.04%	2.67%	28.54%	20.71%	13.94%	-	-
Benchmark	-8.89%	9.10%	21.08%	-8.32%	10.55%	12.99%	7.19%	-8.71%	17.61%
Quartile	1	1	3	1	1	2	1	-	-

GROWTH OF \$10,000

Annual values as of March 31 2019



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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. These rates of return do not reflect the current BMO Life Assurance Company management 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.

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