

VOLATILITY

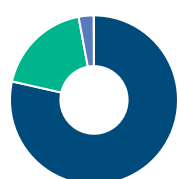


Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2024

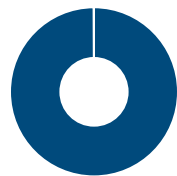
Royal Gold Inc	15.42%
Kinross Gold Corp	13.91%
Alamos Gold Inc Cl A	9.86%
B2Gold Corp	7.45%
Osisko Gold Royalties Ltd	5.54%
Eldorado Gold Corp	5.13%
SSR Mining Inc	3.95%
OceanaGold Corp	2.91%
Equinox Gold Corp	2.59%
Dundee Precious Metals Inc	2.41%



ASSET ALLOCATION

as of January 31, 2024

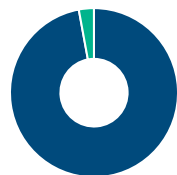
Canadian Equity	78.53%
US Equity	18.53%
International Equity	2.91%
Cash and Equivalents	0.03%



SECTOR ALLOCATION

as of January 31, 2024

Basic Materials	99.97%
Cash and Cash Equivalent	0.03%



GEOGRAPHIC ALLOCATION

as of January 31, 2024

North America	97.10%
Asia	2.91%
Other	-0.01%

UNIVERSAL LIFE MARKET INDEXED ACCOUNTS

SPECIALTY FUNDS

BMO Junior Gold Index ETF (ZJG)

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 Junior Gold Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones North America Select Junior Gold Index, net of expenses.

COMPOUND RETURN

as of January 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-6.16%	-0.90%	-5.71%	-9.09%	-3.12%	6.67%	4.04%	-2.37%

CALENDAR RETURN

as of January 31, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Index	6.90%	-1.49%	-16.57%	24.49%	41.66%	-18.62%	11.92%	63.26%	-17.04%

GROWTH OF \$10,000

Annual values as of January 31, 2024



BMO Junior Gold Index ETF (ZJG)

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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