

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**US EQUITY**

**BMO S&P 500 Index ETF (ZSP)**

**TOP HOLDINGS**

as of December 31, 2024

Apple Inc	7.59%
NVIDIA Corp	6.61%
Microsoft Corp	6.29%
Amazon.com Inc	4.12%
Meta Platforms Inc Cl A	2.57%
Tesla Inc	2.27%
Alphabet Inc Cl A	2.22%
Broadcom Inc	2.18%
Alphabet Inc Cl C	1.82%
Berkshire Hathaway Inc Cl B	1.67%

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 S&P 500 Index ETF has been designed to replicate, to the extent possible, the performance of the S&P 500 Index, net of expenses.

**COMPOUND RETURN**

as of December 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.20%	8.78%	13.77%	35.25%	13.30%	16.50%	15.10%	17.97%

**CALENDAR RETURN**

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	35.25%	23.08%	-12.63%	27.53%	15.67%	24.53%	3.44%	13.58%	8.19%

**GROWTH OF \$10,000**

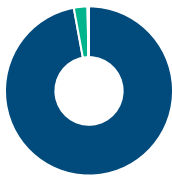
Annual values as of December 31, 2024



BMO S&P 500 Index ETF (ZSP)

**ASSET ALLOCATION**

as of December 31, 2024



US Equity	97.10%
International Equity	2.63%
Cash and Equivalents	0.19%
Canadian Equity	0.09%
Other	-0.01%

**SECTOR ALLOCATION**

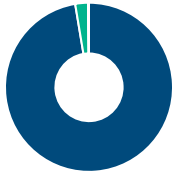
as of December 31, 2024



Technology	39.12%
Financial Services	12.98%
Consumer Services	10.66%
Healthcare	9.80%
Consumer Goods	7.11%
Other	20.33%

**GEOGRAPHIC ALLOCATION**

as of December 31, 2024



North America	97.37%
Europe	2.46%
Latin America	0.11%
Other	0.06%

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