

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of June 30, 2020

iShares Core MSCI EAFE ETF (IEFA)	2.52%
Nestle SA	2.47%
Roche Holding AG - Participation	1.83%
Novartis AG	1.41%
ASML Holding NV	1.18%
SAP AG	1.09%
AstraZeneca PLC	1.03%
Toyota Motor Corp	1.00%
LVMH Moet Hennessy Louis Vuitton SA	0.92%
Novo Nordisk A/S	0.86%

**ASSET ALLOCATION**

as of June 30, 2020



International Equity	98.9%
Income Trust Units	0.9%
Cash and Equivalents	0.2%
US Equity	0.0%
Canadian Equity	0.0%
Other	0.1%

**SECTOR ALLOCATION**

as of June 30, 2020



Consumer Goods	18.6%
Financial Services	15.6%
Healthcare	13.9%
Industrial Goods	10.2%
Technology	8.0%
Other	33.9%

**GEOGRAPHIC ALLOCATION**

as of June 30, 2020



Europe	62.6%
Asia	36.5%
Africa and Middle East	0.6%
Latin America	0.1%
North America	0.1%
Other	0.1%

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**INTERNATIONAL EQUITY**

**BMO MSCI EAFE Index 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 MSCI EAFE Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI EAFE Index, net of expenses. ZEA invests in developed equity markets, excluding Canada and the U.S. The Manager may use a sampling methodology in selecting investments for the fund. The Fund may also invest in or hold securities intended to replicate the performance of the Index. In addition, as ZEA may hold other underlying ETFs, the management fees charged are reduced by the management fees paid on the underlying ETFs.

**COMPOUND RETURN**

as of June 30, 2020

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.86%	10.69%	-7.10%	-1.59%	2.45%	3.78%	-	5.45%

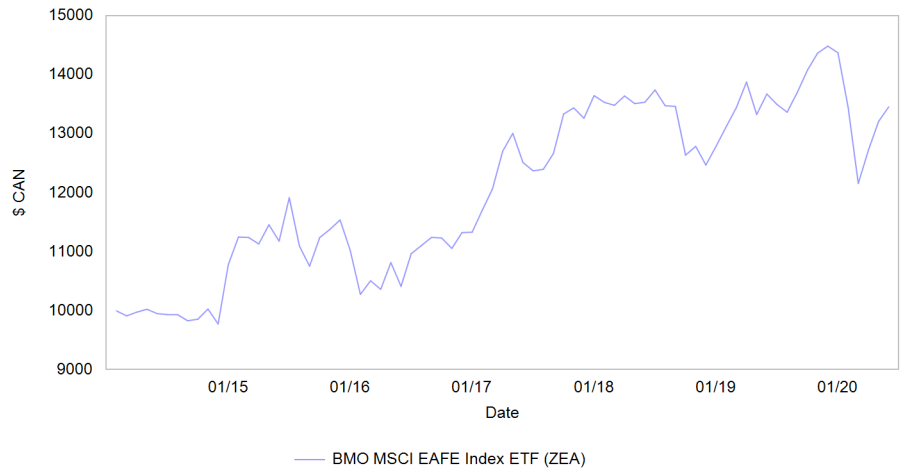
**CALENDAR RETURN**

as of December 31, 2019

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Index	16.16%	-5.98%	17.11%	-1.86%	18.03%	-	-	-	-

**GROWTH OF \$10,000**

Annual values as of 30 June 2020



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.

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.

\* These are legal trademarks and do not indicate that BMO Life Assurance Company's Universal Life plans or InvestmentPRO is sponsored, endorsed sold or promoted by the trademark owners.

™/® Trademark/registered trademark of Bank of Montreal, used under licence.



Data Provided By Fundata