

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**BALANCED FUNDS**

**BMO Balanced ESG ETF (ZESG)**

**TOP HOLDINGS**

as of December 31, 2024

BMO MSCI USA ESG Leaders Index ETF (ESGY)	33.80%
BMO Government Bond Index ETF (ZGB)	25.14%
BMO MSCI Canada ESG Leaders Index ETF (ESGA)	14.73%
BMO MSCI EAFE ESG Leaders Index ETF (ESGE)	11.23%
BMO ESG Corporate Bond Index ETF (ESGB)	10.08%
BMO ESG US Corporate Bond Hgd C\$ Index ETF (ESGF)	4.94%
CANADIAN DOLLAR	0.09%

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 Balanced ESG seeks to provide a balance of income and potential for long-term capital appreciation, primarily by investing in ETFs that provide exposure to a diversified portfolio of global equity and fixed income securities with ESG ratings higher than their peers.

**COMPOUND RETURN**

as of December 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-1.13%	2.89%	8.37%	16.57%	5.18%	-	-	7.39%

**CALENDAR RETURN**

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	16.57%	15.13%	-13.29%	12.81%	-	-	-	-	-

**GROWTH OF \$10,000**

Annual values as of December 31, 2024



BMO Balanced ESG ETF (ZESG)

**ASSET ALLOCATION**

as of December 31, 2024



US Equity	32.41%
Canadian Government Bonds	25.00%
Canadian Equity	14.69%
International Equity	12.51%
Canadian Corporate Bonds	10.04%
Other	5.35%

**SECTOR ALLOCATION**

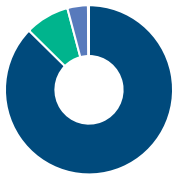
as of December 31, 2024



Fixed Income	39.69%
Technology	17.66%
Financial Services	12.05%
Consumer Goods	5.17%
Healthcare	4.79%
Other	20.64%

**GEOGRAPHIC ALLOCATION**

as of December 31, 2024



North America	87.36%
Europe	8.49%
Asia	3.95%
Latin America	0.14%
Africa and Middle East	0.01%
Other	0.05%

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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