

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT**

**BALANCED FUNDS**

**BMO Balanced ESG ETF (ZESG)**

**TOP HOLDINGS**

as of March 31, 2026

BMO MSCI USA Selection Equity Index ETF (ESGY)	32.98%
BMO Government Bond Index ETF (ZGB)	25.41%
BMO MSCI Canada Selection Equity Idx ETF (ESGA)	14.71%
BMO MSCI EAFE Selection Equity Index ETF (ESGE)	11.59%
BMO ESG Corporate Bond Index ETF (ESGB)	10.11%
BMO ESG US Corporate Bond Hgd C\$ Index ETF (ESGF)	5.02%
CANADIAN DOLLAR	0.19%
US DOLLAR	0.00%

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 March 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-3.62%	-1.40%	0.21%	11.61%	12.12%	7.61%	-	7.66%

**CALENDAR RETURN**

as of March 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	12.54%	16.57%	15.13%	-13.29%	12.81%	-	-	-	-

**GROWTH OF \$10,000**

Annual values as of March 31, 2026



■ BMO Balanced ESG ETF (ZESG)

**ASSET ALLOCATION**

as of March 31, 2026



US Equity	31.68%
Canadian Government Bonds	24.02%
Canadian Equity	14.65%
International Equity	12.71%
Canadian Corporate Bonds	11.21%
Other	5.73%

**SECTOR ALLOCATION**

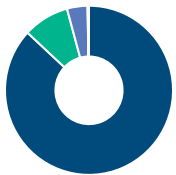
as of March 31, 2026



Fixed Income	40.44%
Technology	17.91%
Financial Services	11.80%
Healthcare	4.78%
Basic Materials	4.43%
Other	20.64%

**GEOGRAPHIC ALLOCATION**

as of March 31, 2026



North America	86.96%
Europe	8.85%
Asia	3.95%
Multi-National	0.14%
Latin America	0.13%
Other	-0.03%

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