

VOLATILITY



Based on 3 year standard deviation

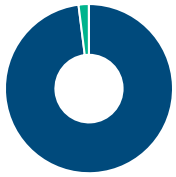
TOP HOLDINGS

as of December 31, 2024

| | |
|-------------------------|-------|
| Novo Nordisk A/S CI B | 3.75% |
| Relx PLC | 3.50% |
| Investor AB CI B | 3.28% |
| Deutsche Boerse AG CI N | 2.97% |
| IG Group Holdings PLC | 2.91% |
| Crh PLC | 2.84% |
| Haleon PLC | 2.48% |
| Publicis Groupe SA | 2.37% |
| ASML Holding NV | 2.35% |
| Schneider Electric SE | 2.35% |

ASSET ALLOCATION

as of November 30, 2024



| | |
|----------------------|--------|
| International Equity | 98.00% |
| Cash and Equivalents | 1.99% |
| Other | 0.01% |

SECTOR ALLOCATION

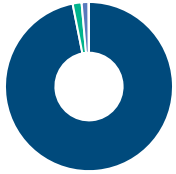
as of November 30, 2024



| | |
|---------------------|--------|
| Healthcare | 16.45% |
| Financial Services | 16.02% |
| Industrial Services | 15.06% |
| Industrial Goods | 11.39% |
| Consumer Goods | 9.75% |
| Other | 31.33% |

GEOGRAPHIC ALLOCATION

as of November 30, 2024



| | |
|------------------------|--------|
| Europe | 96.87% |
| North America | 1.72% |
| Africa and Middle East | 1.37% |
| Asia | 0.01% |
| Other | 0.03% |

STYLE

as of December 31, 2024

| | Value | Blend | Growth |
|--------|-------|-------|--------|
| Large | | | |
| Medium | | | |
| Small | | | |

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

INTERNATIONAL EQUITY

Invesco EQV European Equity Class Series A

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

Invesco EQV European Equity Class seeks to generate long-term capital growth by investing mainly in equities of companies in mature European markets that show growth potential. The Fund may also invest up to 50% of its assets in securities of companies in less-developed European markets, the Middle East and Africa. The investment objectives of the Fund cannot be changed without the approval of a majority of the investors at a meeting called to consider the change.

| | | | | | |
|-----------------------------------|---------------------|---------------------|---------------------|-------------------|------------|
| Category | European Equity | Fund Manager | Invesco Canada Ltd. | Start Date | 06/29/2006 |
| Managed By | Invesco Canada Ltd. | | | | |
| Inception Date | Nov 01, 2000 | | Borge Endresen | | 09/30/2021 |
| MER | 2.96% | | Mark McDonnell | | 09/30/2021 |
| Total Assets (\$ millions) | 11.86 | | Richard Nield | | 09/30/2021 |

COMPOUND RETURN

as of December 31, 2024

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|-----------------|--------|--------|--------|--------|--------|-------|-------|-----------|
| Designated Fund | -0.90% | -5.15% | -2.21% | 4.18% | -0.49% | 1.33% | 3.49% | 0.74% |
| Benchmark | 0.21% | -3.62% | 1.67% | 10.66% | 5.06% | 6.72% | 7.39% | 7.63% |
| Quartile | | 4 | 4 | 4 | 4 | 4 | 4 | 4 |

CALENDAR RETURN

as of December 31, 2024

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|-----------------|--------|--------|---------|--------|--------|--------|---------|--------|--------|
| Designated Fund | 4.18% | 15.18% | -17.90% | 11.42% | -2.66% | 16.73% | -13.88% | 17.43% | -7.33% |
| Benchmark | 10.66% | 17.51% | -10.82% | 15.26% | 3.59% | 19.54% | -7.68% | 18.15% | -3.54% |
| Quartile | | 4 | 4 | 3 | 3 | 4 | 3 | 4 | 2 |

GROWTH OF \$10,000

Annual values as of December 31, 2024



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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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