VOLATILITY

Based on 3 year standard deviation

TOP HOLDINGS

as of February 28, 2025

| BMO S&P 500 Index ETF (ZSP) | 99.97% | |
|-----------------------------|--------|--|
| USD Currency Forward | 0.44% | |
| CANADIAN DOLLAR | 0.07% | |
| US DOLLAR | 0.00% | |
| CAD Currency Forward | -0.47% | |
| | | |



ASSET ALLOCATION

| s | s of February 28, 2025 — | | | | | | | | |
|---|-----------------------------|--------|--|--|--|--|--|--|--|
| | US Equity | 97.17% | | | | | | | |
| | International Equity | 2.71% | | | | | | | |
| | Canadian Equity | 0.08% | | | | | | | |
| | Cash and Equivalents | 0.05% | | | | | | | |
| | Other | -0.01% | | | | | | | |

SECTOR ALLOCATION

| as | of February 28, 2025 | | | | |
|----|----------------------|--|--|--|--|
| | Technology | | | | |
| | Financial Services | | | | |
| | Consumer Services | | | | |
| | Healthcare | | | | |
| | Consumer Goods | | | | |
| | Other | | | | |

GEOGRAPHIC ALLOCATION

| as | of February 28, 2025 |
|----|----------------------|
| | North America |
| | Europe |
| | Latin America |
| | Other |
| | |

UNIVERSAL LIFE MARKET INDEXED ACCOUNTS

US EQUITY

BMO S&P 500 Hedged to CAD Index ETF (ZUE)

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 Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the S&P 500 Hedged to Canadian Dollars Index (Index), net of expenses.

COMPOUND RETURN

| as of February 28, | 2025 |
|--------------------|------|
| | |

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception | |
|--------|--------|--------|-------|--------|--------|--------|--------|-----------|--|
| Index | -1.46% | -1.44% | 5.28% | 16.67% | 10.79% | 15.01% | 11.39% | 13.23% | |

CALENDAR RETURN

| as of February 28, 2025 | | | | | | | | | |
|-------------------------|--------|--------|---------|--------|--------|--------|--------|--------|--------|
| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
| Index | 23.44% | 24.20% | -19.41% | 27.88% | 15.24% | 29.19% | -6.12% | 20.66% | 10.90% |

GROWTH OF \$10,000

37.31%

13 84%

10.80%

10.39%

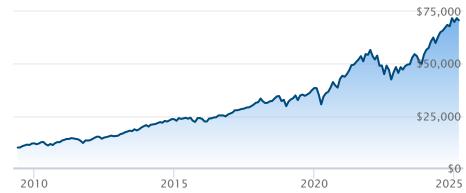
6.69%

20.97%

97.30% 2.56%

> 0.10% 0.04%

Annual values as of February 28, 2025



BMO S&P 500 Hedged to CAD Index ETF (ZUE)

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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