

VOLATILITY



Based on 3 year standard deviation

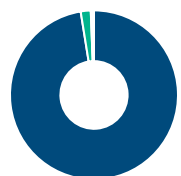
TOP HOLDINGS

as of November 30, 2025

Royal Bank of Canada	6.77%
Shopify Inc C/A	6.07%
Toronto-Dominion Bank	4.50%
Enbridge Inc	3.30%
Brookfield Corp C/A	3.17%
Bank of Montreal	2.83%
Agnico Eagle Mines Ltd	2.73%
Bank of Nova Scotia	2.68%
Canadian Imperial Bank of Commerce	2.51%
Barrick Mining Corp	2.23%

ASSET ALLOCATION

as of November 30, 2025



Canadian Equity	97.46%
Income Trust Units	1.93%
US Equity	0.20%
Foreign Bonds - Other	0.19%
International Equity	0.18%
Other	0.04%

SECTOR ALLOCATION

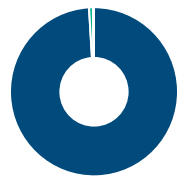
as of November 30, 2025



Financial Services	32.63%
Basic Materials	18.94%
Energy	13.83%
Technology	10.02%
Industrial Services	7.49%
Other	17.09%

GEOGRAPHIC ALLOCATION

as of November 30, 2025



North America	99.05%
Latin America	0.76%
Asia	0.18%
Other	0.01%

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

CANADIAN EQUITY

BMO S&P/TSX Capped Composite Index ETF (ZCN)

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/TSX Capped Composite Index ETF has been designed to replicate, to the extent possible, the performance of the S&P/TSX Capped Composite Index (Index), net of expenses.

COMPOUND RETURN

as of November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.85%	10.50%	21.34%	25.62%	18.80%	16.12%	12.13%	9.52%

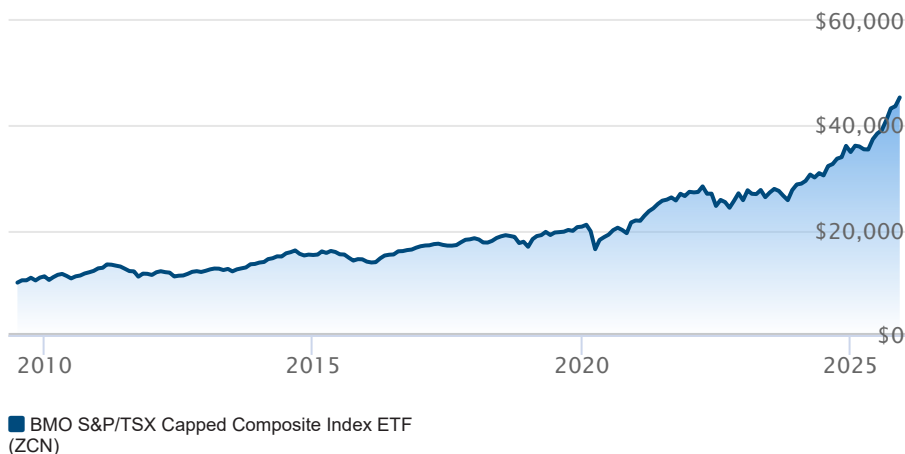
CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	21.55%	11.67%	-5.86%	25.03%	5.70%	22.83%	-8.85%	9.05%	20.99%

GROWTH OF \$10,000

Annual values as of November 30, 2025



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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