

VOLATILITY



Based on 3 year standard deviation

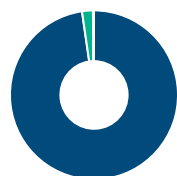
TOP HOLDINGS

as of July 31, 2025

Royal Bank of Canada	6.45%
Shopify Inc Cl A	5.29%
Toronto-Dominion Bank	4.45%
Enbridge Inc	3.50%
Brookfield Corp Cl A	3.41%
Bank of Montreal	2.84%
Bank of Nova Scotia	2.46%
Canadian Pacific Kansas City Ltd	2.43%
Constellation Software Inc	2.41%
Canadian Imperial Bank of Commerce	2.38%

ASSET ALLOCATION

as of July 31, 2025



Canadian Equity	97.72%
Income Trust Units	2.09%
International Equity	0.11%
US Equity	0.07%
Cash and Equivalents	0.01%

SECTOR ALLOCATION

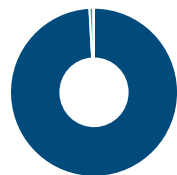
as of July 31, 2025



Financial Services	33.09%
Basic Materials	14.78%
Energy	14.60%
Technology	10.06%
Industrial Services	8.99%
Other	18.48%

GEOGRAPHIC ALLOCATION

as of July 31, 2025



North America	99.13%
Latin America	0.76%
Asia	0.11%

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 July 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.68%	10.44%	8.22%	21.28%	14.90%	14.35%	9.80%	8.72%

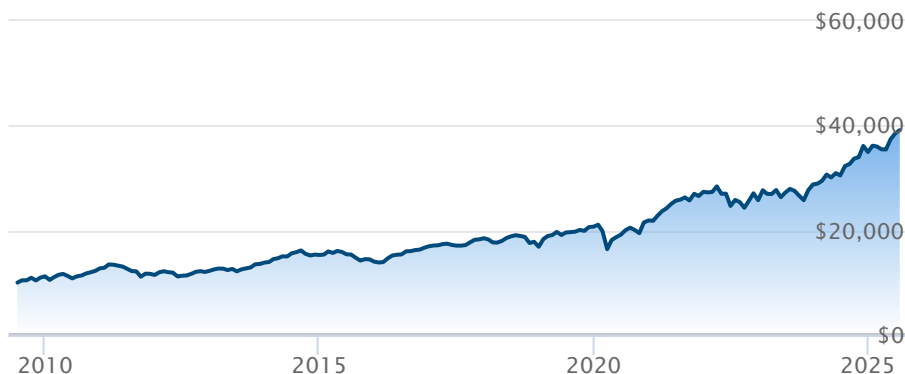
CALENDAR RETURN

as of July 31, 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 July 31, 2025



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

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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