VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

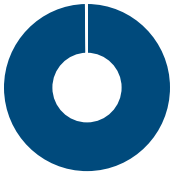
SPECIALTY FUNDS

BMO Equal Weight Banks Index ETF (ZEB)

TOP HOLDINGS

as of October 31, 2026

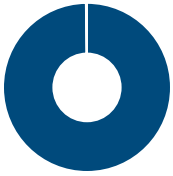
Toronto-Dominion Bank	17.29%
Bank of Nova Scotia	16.89%
Canadian Imperial Bank of Commerce	16.73%
Bank of Montreal	16.47%
Royal Bank of Canada	16.28%
National Bank of Canada	16.15%
CANADIAN DOLLAR	0.20%



ASSET ALLOCATION

as of October 31, 2026

Canadian Equity	99.80%
Cash and Equivalents	0.20%



SECTOR ALLOCATION

as of October 31, 2026

Financial Services	99.80%
Cash and Cash Equivalent	0.20%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

North America	100.00%

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

The ETF seeks to replicate, to the extent possible, the performance of an equal weight diversified Canadian bank index, net of expenses. Currently, the ETF seeks to replicate the performance of the Solactive Equal Weight Canada Banks Index (the "Index"). The Index includes Canadian exchange listed securities in the diversified bank industry. Constituents are subject to minimum market capitalization and liquidity screens.

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.92%	-0.54%	15.53%	44.71%	41.58%	19.33%	16.22%	14.05%

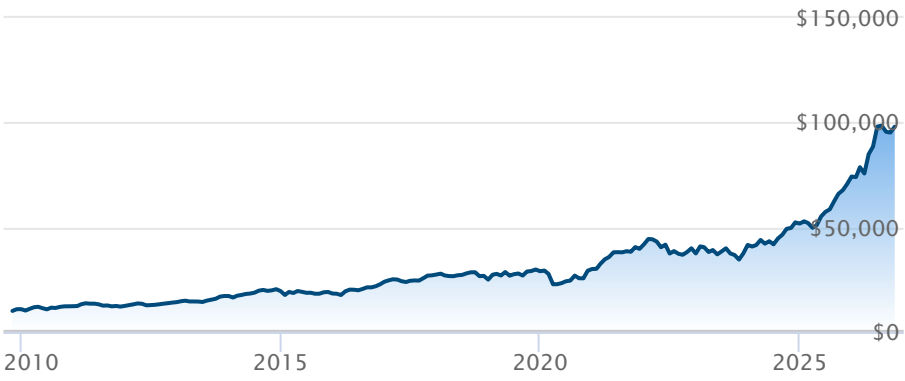
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	43.49%	24.56%	10.85%	-10.38%	39.26%	3.63%	16.05%	-8.85%	14.30%

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO Equal Weight Banks Index ETF (ZEB)

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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BMO Insurance

Data Provided By Fundata