VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

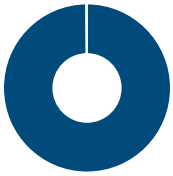
INTERNATIONAL EQUITY

BMO MSCI China Selection Equity Index ETF (ZCH)

TOP HOLDINGS

as of October 31, 2026

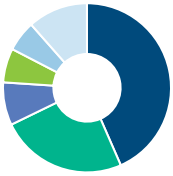
Tencent Holdings Ltd	19.87%
Alibaba Group Holding Ltd	13.53%
China Construction Bank Corp Cl H	7.30%
Ind and Commercial Bank of China Ltd Cl H	4.35%
Meituan	3.05%
NetEase Inc	2.65%
Ping An Insurance Grp Co of China Ltd - Commn Cl H	2.59%
Byd Co Ltd Cl H	2.12%
JD.com Inc	1.94%
China Merchants Bank Co Ltd Cl H	1.75%



ASSET ALLOCATION

as of October 31, 2026

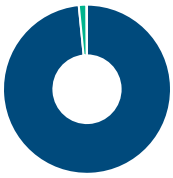
International Equity	99.89%
Cash and Equivalents	0.11%



SECTOR ALLOCATION

as of October 31, 2026

Technology	43.42%
Financial Services	24.42%
Consumer Goods	8.20%
Consumer Services	6.52%
Healthcare	5.88%
Other	11.56%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

Asia	98.44%
Europe	1.49%
North America	0.06%
Other	0.01%

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

BMO MSCI China ESG Leaders Index ETF seeks to replicate, to the extent possible, the performance of an ESG-focused broad Chinese equity markets index, net of expenses.

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-7.57%	-12.52%	-10.03%	-23.75%	9.06%	-3.93%	-0.66%	1.91%

CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	31.49%	26.34%	-12.68%	-21.99%	-42.01%	37.77%	17.25%	-16.49%	37.33%

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO MSCI China Selection Equity Index ETF (ZCH)

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