VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

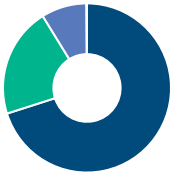
SPECIALTY FUNDS

BMO Global Infrastructure Index ETF (ZGI)

TOP HOLDINGS

as of October 31, 2026

Enbridge Inc	8.46%
Williams Cos Inc	6.99%
American Tower Corp	6.73%
National Grid PLC - ADR	6.49%
Cheniere Energy Inc	5.24%
Targa Resources Corp	5.19%
TC Energy Corp	5.17%
Kinder Morgan Inc	5.10%
ONEOK Inc	4.70%
Sempra Energy	4.33%



ASSET ALLOCATION

as of October 31, 2026

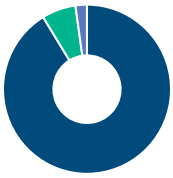
US Equity	70.10%
Canadian Equity	21.07%
International Equity	8.75%
Cash and Equivalents	0.08%



SECTOR ALLOCATION

as of October 31, 2026

Energy	46.49%
Utilities	40.67%
Real Estate	11.15%
Industrial Services	1.48%
Cash and Cash Equivalent	0.08%
Other	0.13%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

North America	91.25%
Europe	6.55%
Latin America	2.20%

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 Global Infrastructure Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones Brookfield Global Infrastructure North American Listed Index (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	10.03%	2.05%	2.55%	18.36%	17.63%	11.05%	8.60%	11.65%

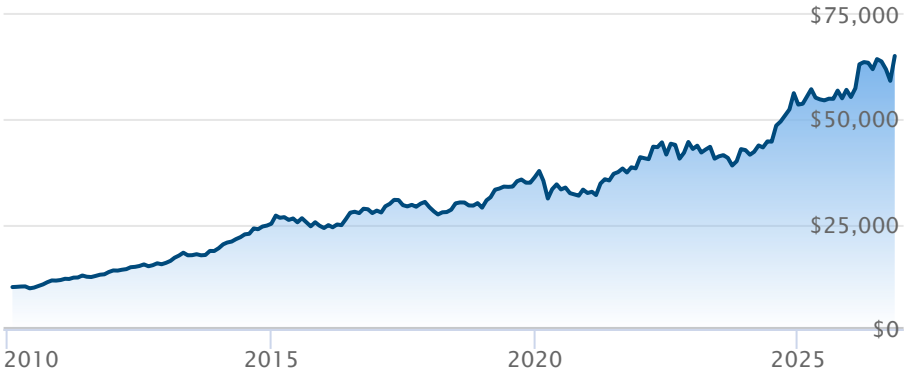
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	3.35%	25.47%	-0.64%	4.77%	26.37%	-10.42%	25.14%	-0.39%	2.86%

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO Global Infrastructure Index ETF (ZGI)

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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

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BMO Insurance

Data Provided By Fundata