VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

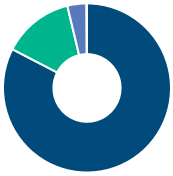
SPECIALTY FUNDS

BMO Junior Gold Index ETF (ZJG)

TOP HOLDINGS

as of October 31, 2026

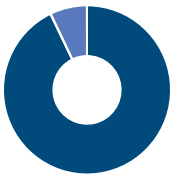
Coeur Mining Inc	9.26%
Alamos Gold Inc Cl A	7.90%
Equinox Gold Corp	7.79%
IAMGOLD Corp	6.09%
Eldorado Gold Corp	5.50%
DPM METALS INC	5.24%
G Mining Ventures Corp	4.31%
OR Royalties Inc	4.08%
B2Gold Corp	3.92%
SSR Mining Inc	3.72%



ASSET ALLOCATION

as of October 31, 2026

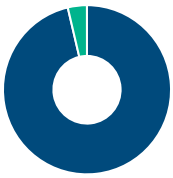
Canadian Equity	82.58%
US Equity	13.66%
International Equity	3.69%
Cash and Equivalents	0.06%
Other	0.01%



SECTOR ALLOCATION

as of October 31, 2026

Basic Materials	92.83%
Cash and Cash Equivalent	0.06%
Other	7.11%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

North America	96.31%
Asia	3.69%

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 Junior Gold Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones North America Select Junior Gold 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	-18.42%	0.09%	-14.49%	7.71%	47.95%	27.19%	14.07%	5.18%

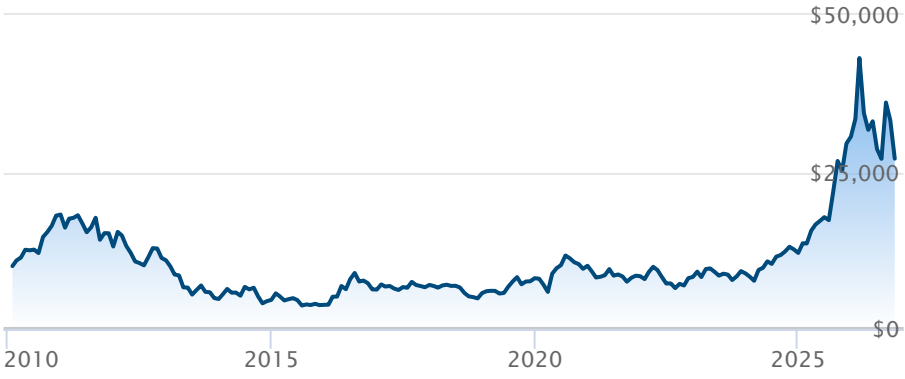
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	152.98%	36.90%	6.90%	-1.49%	-16.57%	24.49%	41.66%	-18.62%	11.92%

GROWTH OF $10,000

Annual values as of October 31, 2026



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