

VOLATILITY



Based on 3 year standard deviation

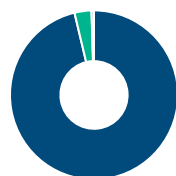
TOP HOLDINGS

as of September 30, 2025

| | |
|------------------------------------|-------|
| Bank of Nova Scotia | 5.59% |
| Toronto-Dominion Bank | 5.32% |
| Royal Bank of Canada | 5.20% |
| Enbridge Inc | 4.94% |
| Canadian Imperial Bank of Commerce | 4.30% |
| Canadian Natural Resources Ltd | 4.26% |
| Bank of Montreal | 4.25% |
| TC Energy Corp | 3.21% |
| Barrick Mining Corp | 3.06% |
| Manulife Financial Corp | 3.02% |

ASSET ALLOCATION

as of September 30, 2025



| | |
|----------------------|--------|
| Canadian Equity | 96.27% |
| Income Trust Units | 3.26% |
| Cash and Equivalents | 0.46% |
| Other | 0.01% |

SECTOR ALLOCATION

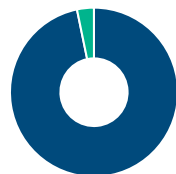
as of September 30, 2025



| | |
|--------------------|--------|
| Financial Services | 40.86% |
| Energy | 18.80% |
| Basic Materials | 10.70% |
| Telecommunications | 7.82% |
| Utilities | 6.64% |
| Other | 15.18% |

GEOGRAPHIC ALLOCATION

as of September 30, 2025



| | |
|---------------|--------|
| North America | 96.74% |
| Latin America | 3.26% |

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

CANADIAN EQUITY

BMO Canadian Dividend ETF (ZDV)

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 Canadian Dividend ETF has been designed to provide exposure to a yield weighted portfolio of Canadian dividend paying stocks.

COMPOUND RETURN

as of September 30, 2025

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|-------|--------|--------|--------|--------|--------|--------|-----------|
| Index | 4.06% | 10.36% | 16.26% | 22.01% | 16.69% | 16.68% | 10.35% | 8.72% |

CALENDAR RETURN

as of September 30, 2025

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|--------|--------|-------|--------|--------|--------|--------|---------|-------|--------|
| Index | 16.88% | 8.19% | -1.62% | 28.59% | -3.38% | 22.59% | -10.65% | 7.71% | 24.15% |

GROWTH OF \$10,000

Annual values as of September 30, 2025



■ BMO Canadian Dividend ETF (ZDV)

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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