

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT**

**US EQUITY**

**BMO Low Volatility US Equity ETF (ZLU)**

**TOP HOLDINGS**

as of March 31, 2026

Corning Inc	4.47%
CBOE Global Markets Inc	3.09%
Johnson & Johnson	2.93%
Akamai Technologies Inc	2.62%
Motorola Solutions Inc	2.40%
Cisco Systems Inc	2.36%
Newmont Corp	2.19%
Consolidated Edison Inc	2.18%
Northrop Grumman Corp	2.04%
Lockheed Martin Corp	1.83%

**OBJECTIVE**

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.

BMO Low Volatility US Equity ETF has been designed to provide exposure to a low beta weighted portfolio of U.S. stocks. Beta measures the security's sensitivity to market movements.

**COMPOUND RETURN**

as of March 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-3.61%	7.13%	4.96%	5.39%	10.82%	11.10%	9.85%	13.44%

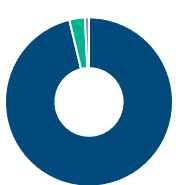
**CALENDAR RETURN**

as of March 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	6.63%	21.22%	-3.11%	7.98%	20.63%	2.16%	20.32%	8.49%	5.10%

**GROWTH OF \$10,000**

Annual values as of March 31, 2026



**ASSET ALLOCATION**

as of March 31, 2026

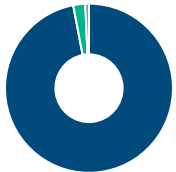
US Equity	96.23%
International Equity	3.00%
Cash and Equivalents	0.76%
Other	0.01%



**SECTOR ALLOCATION**

as of March 31, 2026

Utilities	20.57%
Healthcare	17.97%
Consumer Goods	11.74%
Financial Services	11.09%
Industrial Goods	10.13%
Other	28.50%



**GEOGRAPHIC ALLOCATION**

as of March 31, 2026

North America	96.99%
Europe	2.30%
Latin America	0.70%
Other	0.01%

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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