VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

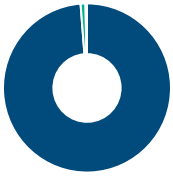
CANADIAN EQUITY

BMO MSCI Canada Selection Equity Idx ETF (ESGA)

TOP HOLDINGS

as of October 31, 2026

Toronto-Dominion Bank	12.53%
Shopify Inc Cl A	11.63%
Bank of Montreal	7.12%
Bank of Nova Scotia	6.99%
Enbridge Inc	6.57%
Canadian Imperial Bank of Commerce	6.48%
Agnico Eagle Mines Ltd	5.10%
Canadian National Railway Co	3.89%
National Bank of Canada	3.54%
Wheaton Precious Metals Corp	3.21%



ASSET ALLOCATION

as of October 31, 2026

Canadian Equity	98.78%
Canadian Corporate Bonds	0.94%
US Equity	0.25%
Cash and Equivalents	0.03%



SECTOR ALLOCATION

as of October 31, 2026

Financial Services	42.49%
Basic Materials	14.70%
Technology	14.49%
Energy	10.32%
Consumer Services	6.02%
Other	11.98%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

North America	100.00%

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 Canada ESG Leaders Index ETF seeks to replicate, to the extent possible, the performance of an ESG-focused Canadian equity index, net of expenses. Currently, BMO MSCI Canada ESG Leaders Index ETF seeks to replicate the performance of the MSCI Canada ESG Leaders Index.

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.04%	2.50%	6.63%	13.52%	26.73%	11.71%	-	12.94%

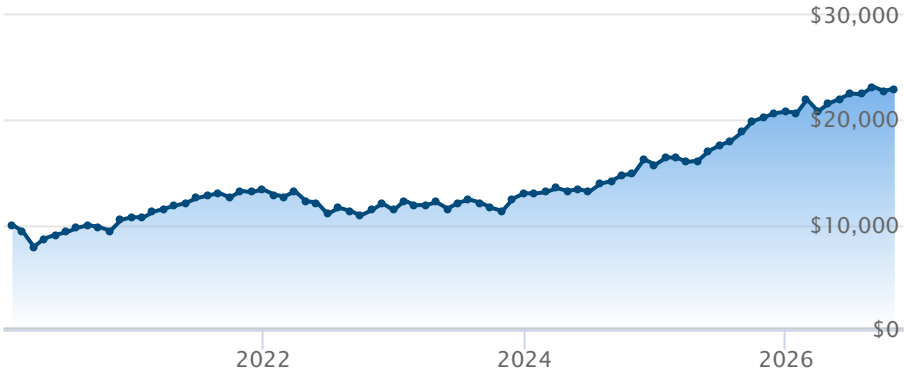
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	32.37%	20.89%	14.26%	-14.94%	24.81%	-	-	-	-

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO MSCI Canada Selection Equity Idx ETF (ESGA)

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