

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNT**

US EQUITY

BMO MSCI USA Selection Equity Index ETF (ESGY)

TOP HOLDINGS

as of March 31, 2026

| | |
|---------------------|--------|
| NVIDIA Corp | 14.47% |
| Microsoft Corp | 8.92% |
| Alphabet Inc Cl A | 5.71% |
| Alphabet Inc Cl C | 4.76% |
| Tesla Inc | 3.59% |
| Eli Lilly and Co | 2.52% |
| Johnson & Johnson | 2.01% |
| Visa Inc Cl A | 1.74% |
| Mastercard Inc Cl A | 1.44% |
| Procter & Gamble Co | 1.15% |

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

COMPOUND RETURN

as of March 31, 2026

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|--------|--------|--------|--------|--------|--------|-------|-----------|
| Index | -3.79% | -4.77% | -2.55% | 15.50% | 18.92% | 13.78% | - | 14.17% |

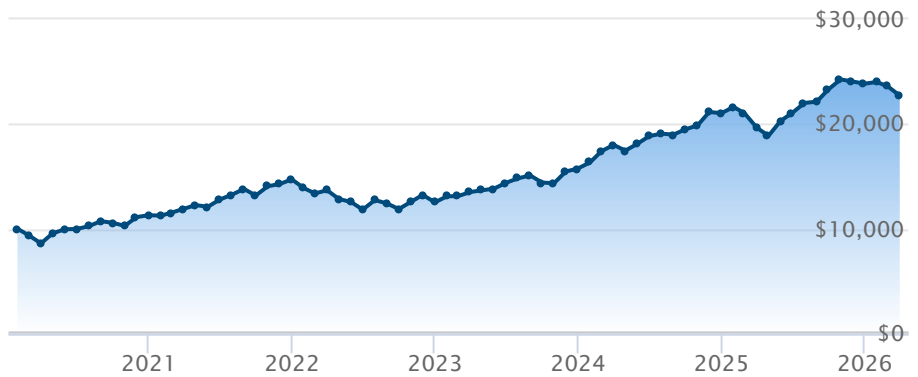
CALENDAR RETURN

as of March 31, 2026

| Period | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|--------|--------|--------|--------|---------|--------|------|------|------|------|
| Index | 13.40% | 33.51% | 25.83% | -14.91% | 30.32% | - | - | - | - |

GROWTH OF \$10,000

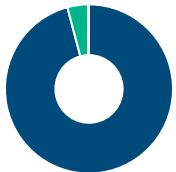
Annual values as of March 31, 2026



■ BMO MSCI USA Selection Equity Index ETF (ESGY)

ASSET ALLOCATION

as of March 31, 2026



| | |
|----------------------|--------|
| US Equity | 95.86% |
| International Equity | 3.98% |
| Cash and Equivalents | 0.10% |
| Canadian Equity | 0.06% |

SECTOR ALLOCATION

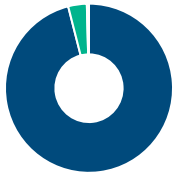
as of March 31, 2026



| | |
|--------------------|--------|
| Technology | 45.29% |
| Healthcare | 10.92% |
| Financial Services | 10.75% |
| Consumer Goods | 8.77% |
| Industrial Goods | 6.08% |
| Other | 18.19% |

GEOGRAPHIC ALLOCATION

as of March 31, 2026



| | |
|---------------|--------|
| North America | 96.02% |
| Europe | 3.58% |
| Latin America | 0.39% |
| 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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