North American Equity Enhanced Market Indexed Account



GEOGRAPHIC ALLOCATION

as of December 31, 2025

North America	100.00%



SECTOR ALLOCATION

as of December 31, 2025

Consumer Staples	19.28%
Financials	18.27%
Utilities	15.72%
Industrials	10.78%
Health Care	10.67%
Real Estate	6.75%
Consumer Discretionary	6.12%
Information Technology	5.05%
Energy	3.28%
Communication Services	2.17%
Materials	1.89%

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

This account credits a daily interest rate based on a portfolio of enhanced equity investments linked to the Low Volatility TSX (TXLV) and S&P500 (SP5LVI) market indices. The portfolio uses derivative strategies to mitigate investment risk during market downturns. To further reduce volatility, BMO Insurance applies a smoothing formula.

CALENDAR PERFORMANCE

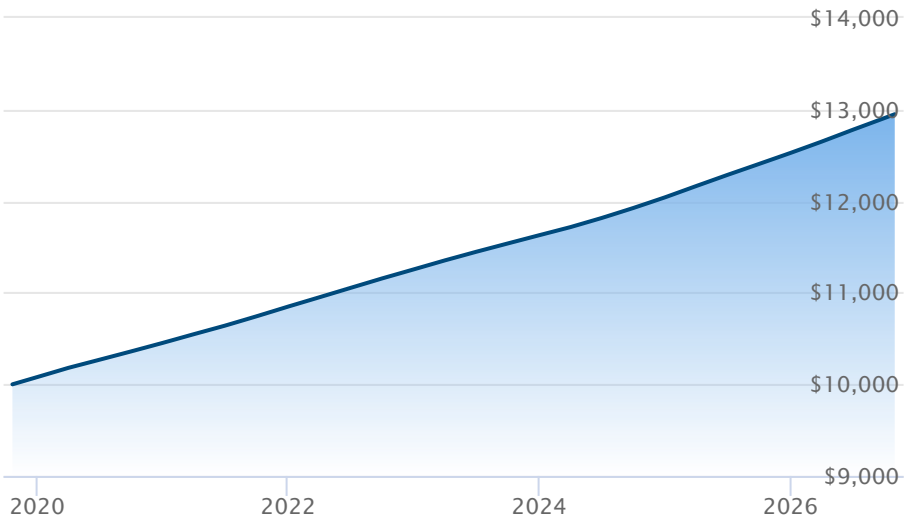
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	3.95%	3.49%	3.26%	3.67%	3.72%	3.64%	-	-	-	-

CREDITED RATE

Effective Date	Credited Interest Rate[1]
October 01, 2026	4.05%
July 01, 2026	3.95%
April 01, 2026	4.10%
January 01, 2026	3.95%

GROWTH OF $10,000

Annual values as of October 31, 2026



[1]*The credited interest rate may change every calendar quarter, based on the performance of the portfolio. It is guaranteed that it will never be negative. This guarantee is not applicable for amounts held in the Side Account.*

This account is available for new Wealth Dimensions policies or in force Life Dimensions, Life Dimensions (Low Fees), or Wealth Dimensions policies, provided the issue date is on or after November 18, 2010. Check your policy contract or speak to your insurance advisor.

The information contained on this page is related only to the designated fund or funds shown above. As part of a BMO Life Assurance Company policy, you do not purchase units in these designated funds or a legal interest in any security. 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.

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BMO Insurance

Data Provided By Fundata