

## VOLATILITY

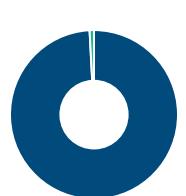


Based on 3 year standard deviation

## TOP HOLDINGS

as of November 30, 2025

Taiwan Semiconductor Manufactrg Co Ltd	9.79%
Prosus NV	5.23%
Samsung Electronics Co Ltd	4.93%
Accton Technology Corp	4.63%
Contemporary Amperex Technology Co Ltd - Comm Cl A	4.34%
Raia Drogasil SA	3.58%
Tencent Music Entertainment Group - ADR Cl A	3.30%
Alibaba Group Holding Ltd	3.19%
HDFC Bank Ltd	3.14%
Indian Hotels Co Ltd	3.01%



### ASSET ALLOCATION

as of November 30, 2025

International Equity  
Cash and Equivalents

99.17%  
0.83%



### SECTOR ALLOCATION

as of November 30, 2025

Technology  
Consumer Services  
Industrial Goods  
Financial Services  
Healthcare  
Other

46.82%  
21.13%  
10.62%  
9.00%  
5.26%  
7.17%

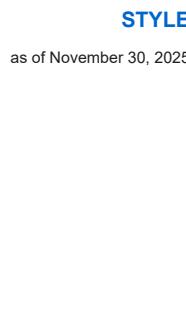


### GEOGRAPHIC ALLOCATION

as of November 30, 2025

Asia  
Latin America  
Europe  
North America

70.77%  
16.95%  
11.78%  
0.50%



as of November 30, 2025

## UNIVERSAL LIFE MANAGED INDEXED ACCOUNT

## INTERNATIONAL EQUITY

### BMO Emerging Markets Fund Advisor Series

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 fund's objective is to increase the value of your investment over the long term by investing in companies located in countries undergoing rapid industrialization. As part of this fund's investment objective, it invests primarily in equities of companies in emerging countries like Brazil, Chile, Greece, India, Malaysia, Mexico, Pakistan, South Africa, South Korea, Taiwan and Turkey. It may also invest in fixed income securities.

Category	Emerging Markets Equity	Fund Manager	Start Date
Managed By	BMO Investments Inc.	Damian Bird	04/23/2024
Inception Date	Nov 11, 2009	Dafydd Lewis	05/24/2024
MER	2.22%		
Total Assets (\$ millions)	223.26		

#### COMPOUND RETURN

as of November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-4.81%	-2.79%	6.20%	12.76%	7.16%	0.64%	3.40%	3.80%
Benchmark	-1.96%	7.46%	17.10%	22.56%	15.42%	7.20%	8.60%	7.28%
Quartile	4	4	4	4	4	4	4	4

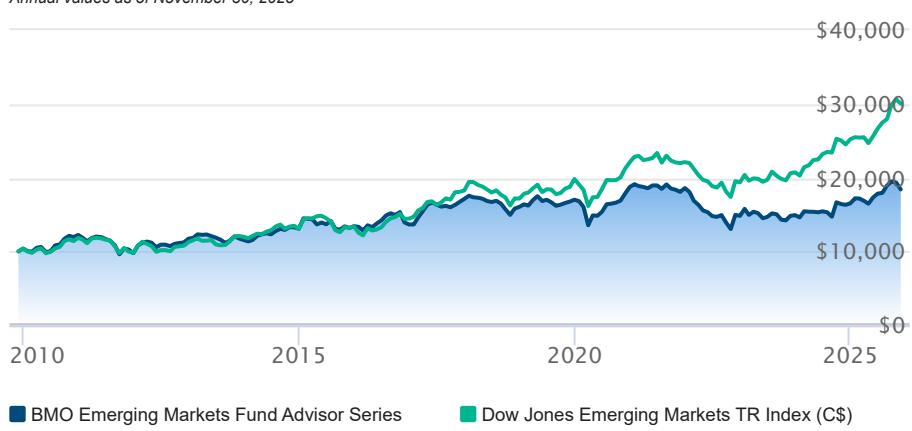
#### CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	10.70%	0.67%	-20.30%	-0.78%	10.13%	6.09%	-6.32%	25.43%	1.68%
Benchmark	21.65%	7.03%	-12.38%	0.08%	11.45%	15.55%	-6.05%	26.42%	7.90%
Quartile	4	4	4	2	4	4	1	4	4

#### GROWTH OF \$10,000

Annual values as of November 30, 2025



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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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

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Data Provided By Fundata