

## VOLATILITY



Based on 3 year standard deviation

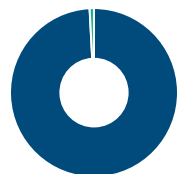
## TOP HOLDINGS

as of November 30, 2025

Taiwan Semiconductor Manufactrg Co Ltd	9.79%
Prosus NV	5.23%
Samsung Electronics Co Ltd	4.93%
Accon Technology Corp	4.63%
Contemporary Amperex Technology Co Ltd - Comn 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	99.17%
Cash and Equivalents	0.83%

## SECTOR ALLOCATION

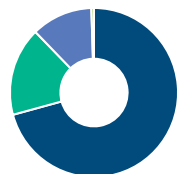
as of November 30, 2025



Technology	46.82%
Consumer Services	21.13%
Industrial Goods	10.62%
Financial Services	9.00%
Healthcare	5.26%
Other	7.17%

## GEOGRAPHIC ALLOCATION

as of November 30, 2025



Asia	70.77%
Latin America	16.95%
Europe	11.78%
North America	0.50%

## STYLE

as of November 30, 2025

Value	Blend	Growth
		Large
		Medium
		Small

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

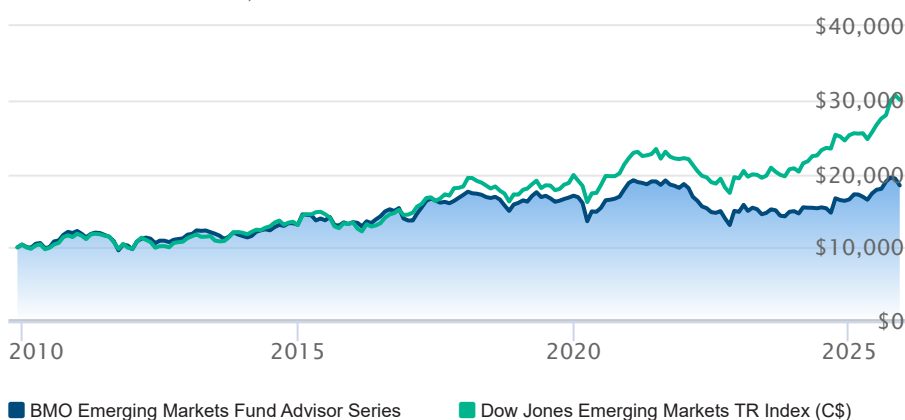
## CALENDAR RETURN

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.

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Data Provided By Fundata