VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

INTERNATIONAL EQUITY

BMO Emerging Markets Fund Advisor Series

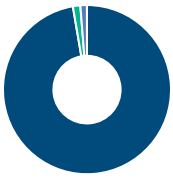
TOP HOLDINGS

as of September 30, 2026

Taiwan Semiconductor Manufactrg Co Ltd	10.12%
Samsung Electronics Co Ltd	8.63%
SK Hynix Inc	5.80%
WuXi AppTec Co Ltd Cl A	3.38%
China Life Insurance Co Ltd Cl H	3.17%
Grupo Mexico SAB de CV Cl B	3.10%
Cummins India Ltd	2.97%
KGHM Polska Miedz SA	2.76%
Delta Electronics Inc	2.68%
Asia Vital Components Co Ltd	2.67%

ASSET ALLOCATION

as of September 30, 2026



International Equity	97.32%
US Equity	1.42%
Cash and Equivalents	1.27%
Other	-0.01%

SECTOR ALLOCATION

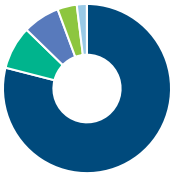
as of September 30, 2026



Technology	44.87%
Financial Services	21.91%
Consumer Goods	11.17%
Basic Materials	7.96%
Industrial Goods	6.58%
Other	7.51%

GEOGRAPHIC ALLOCATION

as of September 30, 2026



Asia	78.97%
Latin America	8.26%
Europe	7.10%
Africa and Middle East	3.73%
North America	1.93%
Other	0.01%

STYLE

as of September 30, 2026



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
Managed By	BMO Investments Inc.
Inception Date	Nov 11, 2009
MER	2.22%
Total Assets ($ millions)	279.32

Fund Manager	Start Date
Goshen Benzaquen	10/19/2026
Jeremy Yeung	10/19/2026

COMPOUND RETURN

as of September 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	1.03%	-4.47%	26.10%	20.23%	17.88%	4.81%	4.61%	5.10%
Benchmark	0.40%	1.09%	16.21%	15.03%	20.11%	9.04%	8.90%	7.51%
Quartile	4	4	2	4	4	4	4	3

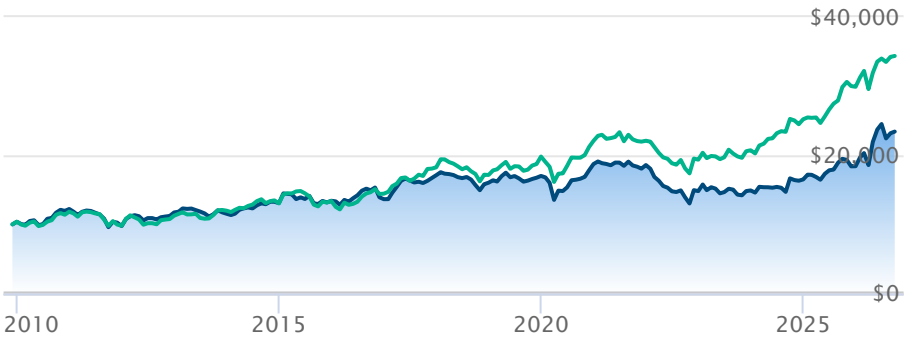
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	11.56%	10.70%	0.67%	-20.30%	-0.78%	10.13%	6.09%	-6.32%	25.43%
Benchmark	18.65%	21.65%	7.03%	-12.38%	0.08%	11.45%	15.55%	-6.05%	26.42%
Quartile	4	4	4	4	2	4	4	1	4

GROWTH OF $10,000

Annual values as of September 30, 2026



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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.

BMO Insurance

Data Provided By Fundata