VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

US EQUITY

BMO S&P 500 Hedged to CAD Index ETF (ZUE)

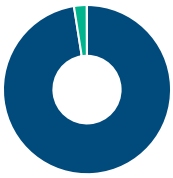
TOP HOLDINGS

as of September 30, 2026

BMO S&P 500 Index ETF (ZSP)	102.81%
USD Currency Forward	0.28%
CANADIAN DOLLAR	0.06%
US DOLLAR	0.00%
CAD Currency Forward	-3.15%

ASSET ALLOCATION

as of September 30, 2026



US Equity	100.08%
International Equity	2.53%
Canadian Equity	0.02%
Cash and Equivalents	-2.62%
Other	-0.01%

SECTOR ALLOCATION

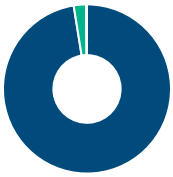
as of September 30, 2026



Technology	48.97%
Financial Services	11.30%
Healthcare	9.22%
Consumer Services	8.92%
Industrial Goods	5.79%
Other	15.80%

GEOGRAPHIC ALLOCATION

as of September 30, 2026



North America	97.47%
Europe	2.40%
Latin America	0.07%
Asia	0.06%

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

The BMO S&P 500 Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the S&P 500 Hedged to Canadian Dollars Index (Index), net of expenses.

COMPOUND RETURN

as of September 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-0.53%	1.75%	16.39%	13.00%	20.56%	11.83%	13.44%	13.47%

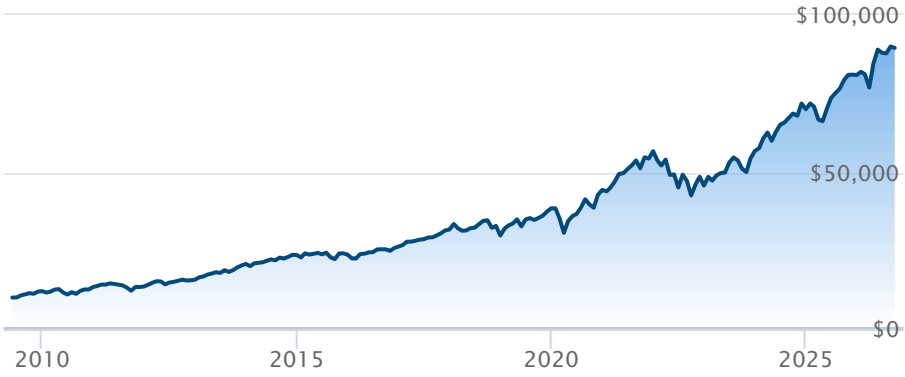
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	15.60%	23.44%	24.20%	-19.41%	27.88%	15.24%	29.19%	-6.12%	20.66%

GROWTH OF $10,000

Annual values as of September 30, 2026



BMO S&P 500 Hedged to CAD Index ETF (ZUE)

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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BMO Insurance

Data Provided By Fundata