

VOLATILITY



Based on 3 year standard deviation

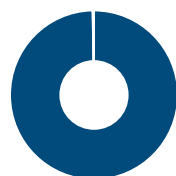
TOP HOLDINGS

as of November 30, 2025

Goldman Sachs Group Inc	10.63%
Caterpillar Inc	7.41%
Microsoft Corp	6.33%
American Express Co	4.70%
Home Depot Inc	4.59%
Amgen Inc	4.45%
Sherwin-Williams Co	4.42%
Visa Inc Cl A	4.30%
UnitedHealth Group Inc	4.24%
JPMorgan Chase & Co	4.03%

ASSET ALLOCATION

as of November 30, 2025



US Equity	99.75%
Cash and Equivalents	0.25%

SECTOR ALLOCATION

as of November 30, 2025



Financial Services	27.43%
Technology	20.13%
Industrial Goods	14.53%
Consumer Services	13.03%
Healthcare	12.70%
Other	12.18%

GEOGRAPHIC ALLOCATION

as of November 30, 2025



North America	100.00%
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UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

US EQUITY

BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)

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 Dow Jones Industrial Average Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones Industrial Average (CAD hedged), net of expenses.

COMPOUND RETURN

as of November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.28%	4.59%	12.48%	5.64%	11.39%	10.29%	10.85%	12.01%

CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	13.19%	14.10%	-8.41%	19.65%	6.61%	22.83%	-5.41%	26.51%	14.94%

GROWTH OF \$10,000

Annual values as of November 30, 2025



■ BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)

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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