

## VOLATILITY



Based on 3 year standard deviation

## TOP HOLDINGS

as of November 30, 2025

Taiwan Semiconductor Manufactrg Co Ltd	10.21%
iShares MSCI Emerging Markets ETF (EEM)	6.65%
Tencent Holdings Ltd	5.00%
Samsung Electronics Co Ltd	3.29%
Alibaba Group Holding Ltd	3.25%
SK Hynix Inc	1.77%
HDFC Bank Ltd	1.41%
Reliance Industries Ltd	1.11%
Hon Hai Precision Industry Co Ltd	1.00%
Xiaomi Corp	0.94%



## ASSET ALLOCATION

as of November 30, 2025

International Equity	99.24%
Income Trust Units	0.38%
Cash and Equivalents	0.19%
US Equity	0.15%
Other	0.04%



## SECTOR ALLOCATION

as of November 30, 2025

Technology	37.96%
Financial Services	22.77%
Consumer Goods	7.94%
Basic Materials	5.86%
Industrial Goods	4.87%
Other	20.60%



## GEOGRAPHIC ALLOCATION

as of November 30, 2025

Asia	79.96%
Africa and Middle East	8.93%
Latin America	7.09%
Europe	3.05%
North America	0.22%
Other	0.75%

## UNIVERSAL LIFE MARKET INDEXED ACCOUNT

## INTERNATIONAL EQUITY

### BMO MSCI Emerging Markets Index ETF (ZEM)

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 MSCI Emerging Markets Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI Emerging Markets Index, 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	-2.37%	10.95%	22.99%	28.73%	15.23%	6.27%	8.05%	5.93%

#### CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	14.40%	7.21%	-15.52%	-2.95%	17.04%	12.92%	-7.72%	28.92%	7.40%

#### GROWTH OF \$10,000

Annual values as of November 30, 2025



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