VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

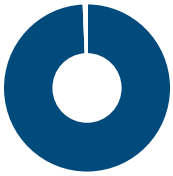
INTERNATIONAL EQUITY

BMO MSCI Emerging Markets Index ETF (ZEM)

TOP HOLDINGS

as of September 30, 2026

Taiwan Semiconductor Manufactrg Co Ltd	14.52%
iShares MSCI Emerging Markets ETF (EEM)	7.16%
Samsung Electronics Co Ltd	7.07%
SK Hynix Inc	5.56%
Tencent Holdings Ltd	2.57%
MediaTek Inc	1.73%
Alibaba Group Holding Ltd	1.72%
Samsung Electronics Co Ltd - Pfd	0.90%
Delta Electronics Inc	0.86%
China Construction Bank Corp Cl H	0.84%



ASSET ALLOCATION

as of September 30, 2026

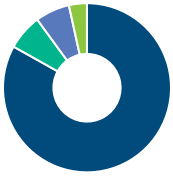
International Equity	99.77%
Income Trust Units	0.32%
US Equity	0.26%
Canadian Equity	0.06%
Cash and Equivalents	-0.28%
Other	-0.13%



SECTOR ALLOCATION

as of September 30, 2026

Technology	49.31%
Financial Services	19.64%
Basic Materials	5.24%
Consumer Goods	5.20%
Industrial Goods	4.64%
Other	15.97%



GEOGRAPHIC ALLOCATION

as of September 30, 2026

Asia	83.25%
Africa and Middle East	6.85%
Latin America	6.63%
Europe	3.47%
North America	-0.11%
Other	-0.09%

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 September 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.21%	-1.38%	22.90%	30.88%	25.28%	10.81%	9.59%	7.17%

CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	28.18%	14.40%	7.21%	-15.52%	-2.95%	17.04%	12.92%	-7.72%	28.92%

GROWTH OF $10,000

Annual values as of September 30, 2026



BMO MSCI Emerging Markets Index ETF (ZEM)

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