VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

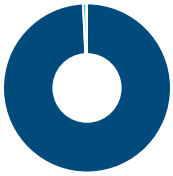
INTERNATIONAL EQUITY

BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)

TOP HOLDINGS

as of September 30, 2026

BMO MSCI EAFE Index ETF (ZEA)	101.01%
CANADIAN DOLLAR	0.05%
CHF Currency Forward	0.01%
GBP Currency Forward	0.01%
JPY Currency Forward	0.01%
AUD Currency Forward	0.00%
HKD Currency Forward	0.00%
ILS Currency Forward	0.00%
SGD Currency Forward	0.00%
USD Currency Forward	0.00%



ASSET ALLOCATION

as of September 30, 2026

International Equity	99.75%
Income Trust Units	0.66%
Cash and Equivalents	-0.51%
Other	0.10%



SECTOR ALLOCATION

as of September 30, 2026

Financial Services	26.39%
Industrial Goods	12.39%
Consumer Goods	11.58%
Technology	11.22%
Healthcare	9.56%
Other	28.86%



GEOGRAPHIC ALLOCATION

as of September 30, 2026

Europe	63.91%
Asia	35.51%
Africa and Middle East	1.16%
Latin America	0.06%
North America	-0.71%
Other	0.07%

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 EAFE Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI EAFE 100% Hedged to CAD Dollars 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	-1.71%	0.02%	10.32%	18.40%	17.19%	12.18%	10.77%	8.64%

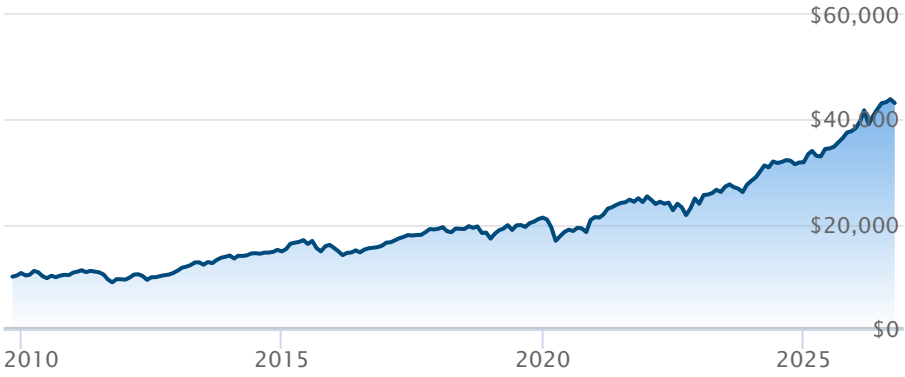
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	20.55%	12.41%	18.37%	-5.56%	18.49%	0.47%	23.36%	-9.91%	16.12%

GROWTH OF $10,000

Annual values as of September 30, 2026



BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)

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