

**VOLATILITY**

Based on 3 year standard deviation

**TOP HOLDINGS**

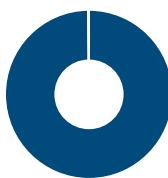
as of November 30, 2025

Canada Government 2.75% 01-Sep-2030	1.68%
Canada Government 3.25% 01-Jun-2035	1.53%
Canada Government 3.00% 01-Jun-2034	1.36%
Canada Government 2.75% 01-Mar-2030	1.27%
CANADIAN GOVERNMENT BONDS 2.50% 01-Nov-2027	1.21%
Canada Government 3.50% 01-Sep-2029	1.18%
Canada Government 3.25% 01-Dec-2034	1.17%
Canada Government 1.50% 01-Jun-2031	1.15%
Canada Government 2.50% 01-Aug-2027	1.14%
Canada Government 4.00% 01-Mar-2029	1.10%

**ASSET ALLOCATION**

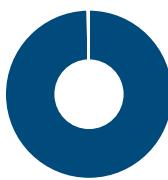
as of November 30, 2025

Canadian Government Bonds	72.70%
Canadian Corporate Bonds	26.16%
Foreign Government Bonds	0.65%
Foreign Corporate Bonds	0.23%
Cash and Equivalents	0.14%
Other	0.12%

**SECTOR ALLOCATION**

as of November 30, 2025

Fixed Income	99.85%
Cash and Cash Equivalent	0.13%
Financial Services	0.02%

**GEOGRAPHIC ALLOCATION**

as of November 30, 2025

North America	99.73%
Multi-National	0.14%
Asia	0.11%
Europe	0.03%
Other	-0.01%

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT****FIXED INCOME****BMO Aggregate Bond Index ETF (ZAG)**

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**

BMO Aggregate Bond Index ETF has been designed to replicate, to the extent possible, the performance of the FTSE Canada Universe Bond Index™, net of expenses. The Fund invests in a variety of debt securities primarily with a term to maturity greater than one year. Securities held in the Index are a broad measure of the Canadian investment-grade fixed income market consisting of Federal, Provincial and Corporate bonds.

**COMPOUND RETURN**

as of November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.26%	2.84%	2.51%	3.16%	4.33%	-0.10%	2.02%	2.91%

**CALENDAR RETURN**

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	4.15%	6.65%	-11.79%	-2.63%	8.56%	6.78%	1.24%	2.30%	1.54%

**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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