

VOLATILITY



Based on 3 year standard deviation

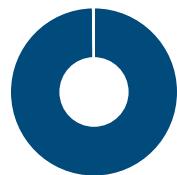
TOP HOLDINGS

as of November 30, 2025

Tencent Holdings Ltd	27.46%
Alibaba Group Holding Ltd	18.36%
China Construction Bank Corp Cl H	5.47%
Ind and Commercial Bank of China Ltd Cl H	2.93%
NetEase Inc	2.61%
Byd Co Ltd Cl H	2.50%
Trip.com Group Ltd	2.34%
JD.com Inc	1.93%
Baidu Inc	1.77%
China Merchants Bank Co Ltd Cl H	1.42%

ASSET ALLOCATION

as of November 30, 2025



International Equity	99.80%
Cash and Equivalents	0.20%

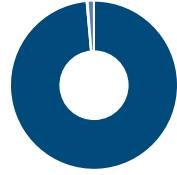
SECTOR ALLOCATION

as of November 30, 2025



GEOGRAPHIC ALLOCATION

as of November 30, 2025



Asia	98.60%
North America	0.19%
Other	1.21%

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

INTERNATIONAL EQUITY

BMO MSCI China Selection Equity Index ETF (ZCH)

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 MSCI China ESG Leaders Index ETF seeks to replicate, to the extent possible, the performance of an ESG-focused broad Chinese equity 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	-2.66%	5.58%	23.13%	45.11%	17.17%	-6.96%	1.85%	3.60%

CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	26.34%	-12.68%	-21.99%	-42.01%	37.77%	17.25%	-16.49%	37.33%	-8.15%

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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

* These are legal trademarks and do not indicate that BMO Life Assurance Company's Universal Life plans or InvestmentPRO is sponsored, endorsed sold or promoted by the trademark owners.

BMO  **Insurance**

Data Provided By Fundata