

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of November 30, 2025

Enbridge Inc	9.20%
American Tower Corp	7.37%
National Grid PLC - ADR	6.55%
Williams Cos Inc	6.46%
Sempra Energy	5.35%
TC Energy Corp	4.88%
Kinder Morgan Inc	4.63%
Exelon Corp	4.12%
Cheniere Energy Inc	3.98%
ONEOK Inc	3.98%

ASSET ALLOCATION

as of November 30, 2025



US Equity	69.80%
Canadian Equity	20.86%
International Equity	9.28%
Cash and Equivalents	0.06%

SECTOR ALLOCATION

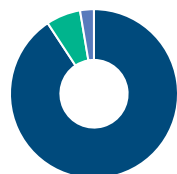
as of November 30, 2025



Utilities	44.25%
Energy	41.34%
Real Estate	12.62%
Industrial Services	1.73%
Cash and Cash Equivalent	0.06%

GEOGRAPHIC ALLOCATION

as of November 30, 2025



North America	90.73%
Europe	6.62%
Latin America	2.66%
Other	-0.01%

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

SPECIALTY FUNDS

BMO Global Infrastructure Index ETF (ZGI)

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 Global Infrastructure Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones Brookfield Global Infrastructure North American Listed Index (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	3.68%	3.91%	4.18%	1.42%	8.54%	11.41%	8.76%	11.48%

CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	25.47%	-0.64%	4.77%	26.37%	-10.42%	25.14%	-0.39%	2.86%	17.28%

GROWTH OF \$10,000

Annual values as of November 30, 2025



■ BMO Global Infrastructure Index ETF (ZGI)

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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