## VOLATILITY

Based on 3 year standard deviation

**UNIVERSAL LIFE MARKET INDEXED ACCOUNT**

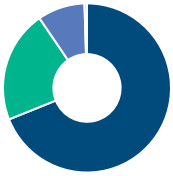
**SPECIALTY FUNDS**

# BMO Global Infrastructure Index ETF (ZGI)

## TOP HOLDINGS

*as of September 30, 2026*

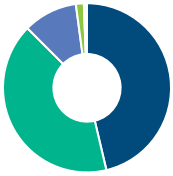
| | |
|---|---|
| Enbridge Inc | 8.87% |
| Williams Cos Inc | 7.14% |
| American Tower Corp | 6.55% |
| National Grid PLC - ADR | 6.54% |
| TC Energy Corp | 5.18% |
| Kinder Morgan Inc | 5.07% |
| Targa Resources Corp | 4.97% |
| Cheniere Energy Inc | 4.77% |
| ONEOK Inc | 4.61% |
| Sempra Energy | 4.37% |



## ASSET ALLOCATION

*as of September 30, 2026*

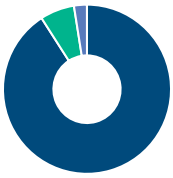
| | |
|---|---|
| US Equity | 68.95% |
| Canadian Equity | 21.48% |
| International Equity | 9.10% |
| Cash and Equivalents | 0.47% |



## SECTOR ALLOCATION

*as of September 30, 2026*

| | |
|---|---|
| Energy | 46.30% |
| Utilities | 41.15% |
| Real Estate | 10.43% |
| Industrial Services | 1.52% |
| Cash and Cash Equivalent | 0.47% |
| Other | 0.13% |



## GEOGRAPHIC ALLOCATION

*as of September 30, 2026*

| | |
|---|---|
| North America | 90.90% |
| Europe | 6.61% |
| Latin America | 2.49% |

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 September 30, 2026*

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|---|---|---|---|---|---|---|---|---|
| Index | -4.47% | -8.06% | -7.03% | 4.08% | 14.93% | 9.66% | 7.51% | 11.08% |

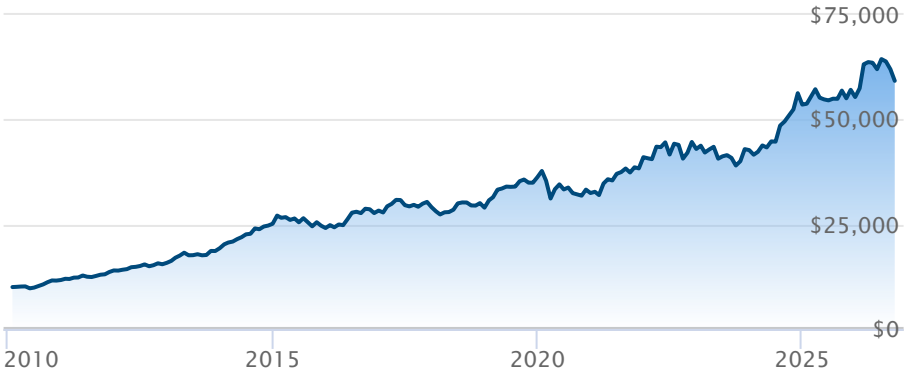
## CALENDAR RETURN

*as of September 30, 2026*

| Period | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|---|---|---|---|---|---|---|---|---|
| Index | 3.35% | 25.47% | -0.64% | 4.77% | 26.37% | -10.42% | 25.14% | -0.39% | 2.86% |

## GROWTH OF $10,000

*Annual values as of September 30, 2026*




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.*

*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.*

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BMO Insurance

*Data Provided By Fundata*