

## VOLATILITY



Based on 3 year standard deviation

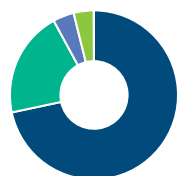
## TOP HOLDINGS

as of November 30, 2025

Royal Gold Inc	10.73%
Alamos Gold Inc Cl A	10.35%
Coeur Mining Inc	7.23%
Equinox Gold Corp	6.93%
Iamgold Corp	5.88%
OR Royalties Inc	4.27%
New Gold Inc	4.21%
Eldorado Gold Corp	4.17%
DPM METALS INC	4.05%
B2Gold Corp	4.00%

## ASSET ALLOCATION

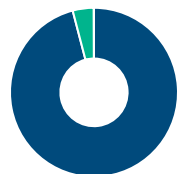
as of November 30, 2025



Canadian Equity	71.70%
US Equity	20.36%
Foreign Bonds - Other	4.05%
International Equity	3.87%
Cash and Equivalents	0.03%
Other	-0.01%

## SECTOR ALLOCATION

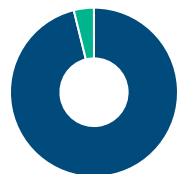
as of November 30, 2025



Basic Materials	95.92%
Fixed Income	4.05%
Cash and Cash Equivalent	0.03%

## GEOGRAPHIC ALLOCATION

as of November 30, 2025



North America	96.14%
Asia	3.87%
Other	-0.01%

UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT

## SPECIALTY FUNDS

## BMO Junior Gold Index ETF (ZJG)

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 Junior Gold Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones North America Select Junior Gold 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	17.30%	34.40%	71.54%	132.96%	53.92%	25.27%	22.79%	6.06%

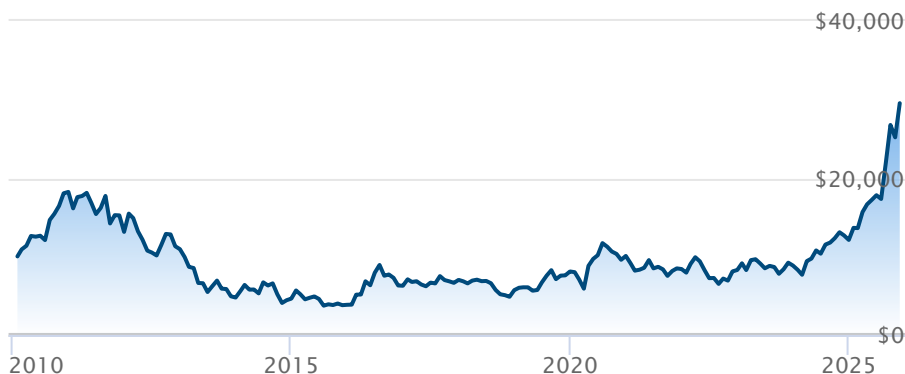
## CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	36.90%	6.90%	-1.49%	-16.57%	24.49%	41.66%	-18.62%	11.92%	63.26%

## GROWTH OF \$10,000

Annual values as of November 30, 2025



■ BMO Junior Gold Index ETF (ZJG)

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.



Data Provided By Fundata