

VOLATILITY

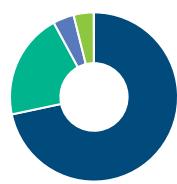


Based on 3 year standard deviation

TOP HOLDINGS

as of November 30, 2025

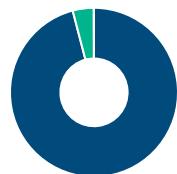
Royal Gold Inc	10.73%
Alamos Gold Inc Cl A	10.35%
Coeur Mining Inc	7.23%
Equinox Gold Corp	6.93%
Iamgold Corp	5.88%
OR Royalties Inc	4.27%
New Gold Inc	4.21%
Eldorado Gold Corp	4.17%
DPM METALS INC	4.05%
B2Gold Corp	4.00%



ASSET ALLOCATION

as of November 30, 2025

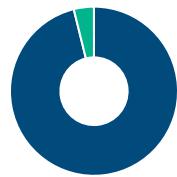
Canadian Equity	71.70%
US Equity	20.36%
Foreign Bonds - Other	4.05%
International Equity	3.87%
Cash and Equivalents	0.03%
Other	-0.01%



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%

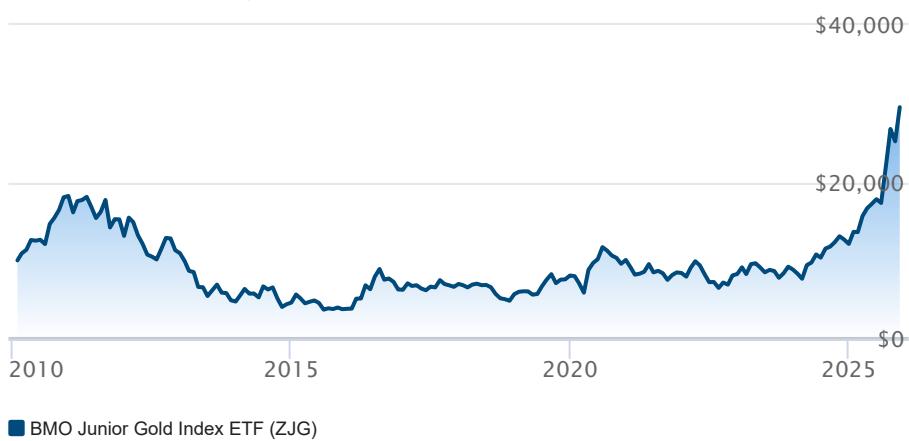
CALENDAR RETURN

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



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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Data Provided By Fundata

