VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

SPECIALTY FUNDS

BMO Equal Weight US Banks Hgd to CAD Idx ETF (ZUB)

TOP HOLDINGS

as of September 30, 2026

BMO Equal Weight US Banks Index ETF (ZBK)	103.03%
USD Currency Forward	0.42%
CANADIAN DOLLAR	0.00%
US DOLLAR	0.00%
CAD Currency Forward	-3.46%

ASSET ALLOCATION

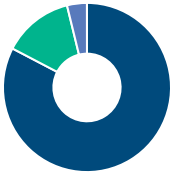
as of September 30, 2026



US Equity	86.44%
Cash and Equivalents	13.53%
Other	0.03%

SECTOR ALLOCATION

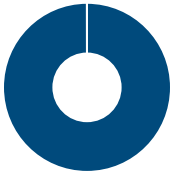
as of September 30, 2026



Financial Services	82.63%
Cash and Cash Equivalent	13.55%
Other	3.82%

GEOGRAPHIC ALLOCATION

as of September 30, 2026



North America	99.99%
Other	0.01%

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

The fund seeks to replicate, to the extent possible, the performance of the Solactive Equal Weight US Bank Index Canadian Dollar Hedged (the "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	-6.94%	-7.27%	6.38%	8.74%	26.09%	3.89%	9.37%	7.92%

CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	20.26%	33.33%	-6.67%	-22.61%	39.18%	-10.04%	33.33%	-19.79%	17.00%

GROWTH OF $10,000

Annual values as of September 30, 2026



BMO Equal Weight US Banks Hgd to CAD Idx ETF (ZUB)

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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BMO Insurance

Data Provided By Fundata