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)

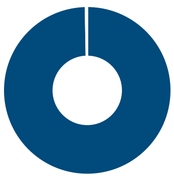
TOP HOLDINGS

as of November 30, 2025

BMO Equal Weight US Banks Index ETF (ZBK)	99.82%
CAD Currency Forward	0.31%
CANADIAN DOLLAR	0.10%
US DOLLAR	0.00%
USD Currency Forward	-0.23%

ASSET ALLOCATION

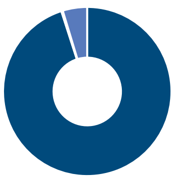
as of November 30, 2025



US Equity	99.73%
Cash and Equivalents	0.27%

SECTOR ALLOCATION

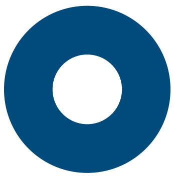
as of November 30, 2025



Financial Services	95.03%
Cash and Cash Equivalent	0.27%
Other	4.70%

GEOGRAPHIC ALLOCATION

as of November 30, 2025



North America	100.00%

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 November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.52%	-1.45%	15.75%	1.61%	8.66%	10.26%	7.72%	7.73%

CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	33.33%	-6.67%	-22.61%	39.18%	-10.04%	33.33%	-19.79%	17.00%	27.90%

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.

BMO Insurance

Data Provided By Fundata