VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

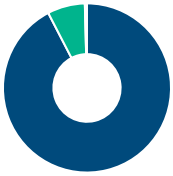
CANADIAN EQUITY

BMO Canadian Dividend ETF (ZDV)

TOP HOLDINGS

as of September 30, 2026

Royal Bank of Canada	8.66%
Toronto-Dominion Bank	7.14%
Bank of Nova Scotia	5.26%
Canadian Imperial Bank of Commerce	4.50%
Canadian Natural Resources Ltd	4.45%
Enbridge Inc	4.10%
Bank of Montreal	3.14%
Barrick Mining Corp	2.64%
Agnico Eagle Mines Ltd	2.62%
Suncor Energy Inc	2.30%



ASSET ALLOCATION

as of September 30, 2026

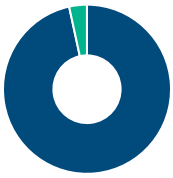
Canadian Equity	92.37%
Income Trust Units	7.23%
Cash and Equivalents	0.40%



SECTOR ALLOCATION

as of September 30, 2026

Financial Services	38.53%
Energy	22.32%
Basic Materials	13.27%
Utilities	5.24%
Telecommunications	4.06%
Other	16.58%



GEOGRAPHIC ALLOCATION

as of September 30, 2026

North America	96.59%
Latin America	3.41%

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 Canadian Dividend ETF has been designed to provide exposure to a yield weighted portfolio of Canadian dividend paying stocks.

COMPOUND RETURN

as of September 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-1.98%	1.55%	9.66%	29.15%	25.79%	15.74%	11.79%	9.98%

CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	28.70%	16.88%	8.19%	-1.62%	28.59%	-3.38%	22.59%	-10.65%	7.71%

GROWTH OF $10,000

Annual values as of September 30, 2026



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