VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

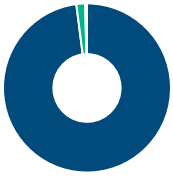
US EQUITY

BMO US Dividend ETF (ZDY)

TOP HOLDINGS

as of September 30, 2026

Dell Technologies Inc Cl C	4.90%
Apple Inc	4.87%
Abbvie Inc	3.70%
Cisco Systems Inc	3.58%
NVIDIA Corp	3.12%
Philip Morris International Inc	2.98%
Qualcomm Inc	2.78%
Broadcom Inc	2.76%
Chevron Corp	2.42%
Microsoft Corp	2.38%



ASSET ALLOCATION

as of September 30, 2026

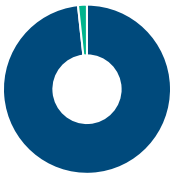
US Equity	97.97%
International Equity	1.70%
Cash and Equivalents	0.33%



SECTOR ALLOCATION

as of September 30, 2026

Technology	32.30%
Healthcare	13.37%
Financial Services	9.35%
Consumer Goods	7.42%
Energy	7.37%
Other	30.19%



GEOGRAPHIC ALLOCATION

as of September 30, 2026

North America	98.30%
Europe	1.71%
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

BMO US Dividend ETF has been designed to provide exposure to a yield weighted portfolio of U.S. 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	0.86%	-0.34%	12.34%	19.81%	20.31%	14.12%	10.97%	13.66%

CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	10.14%	25.89%	4.68%	2.27%	23.04%	-5.19%	16.97%	3.95%	6.71%

GROWTH OF $10,000

Annual values as of September 30, 2026



BMO US Dividend ETF (ZDY)

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