

## VOLATILITY

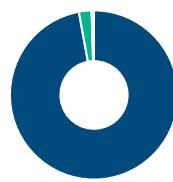


Based on 3 year standard deviation

## TOP HOLDINGS

as of November 30, 2025

Broadcom Inc	3.57%
Abbvie Inc	3.42%
International Business Machines Corp	3.15%
Apple Inc	2.89%
Cisco Systems Inc	2.65%
JPMorgan Chase & Co	2.61%
Exxon Mobil Corp	2.46%
Merck & Co Inc	2.45%
Oracle Corp	2.35%
Philip Morris International Inc	2.34%



## ASSET ALLOCATION

as of November 30, 2025

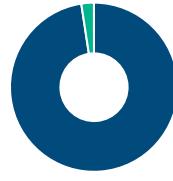
US Equity	97.12%
International Equity	2.43%
Cash and Equivalents	0.45%



## SECTOR ALLOCATION

as of November 30, 2025

Technology	23.51%
Healthcare	15.10%
Financial Services	11.76%
Consumer Services	8.36%
Energy	8.11%
Other	33.16%



## GEOGRAPHIC ALLOCATION

as of November 30, 2025

North America	97.58%
Europe	2.43%
Other	-0.01%

## UNIVERSAL LIFE MARKET INDEXED ACCOUNT

## US EQUITY

### BMO US Dividend ETF (ZDY)

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 November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.51%	7.33%	16.04%	9.87%	12.69%	13.45%	10.95%	13.26%

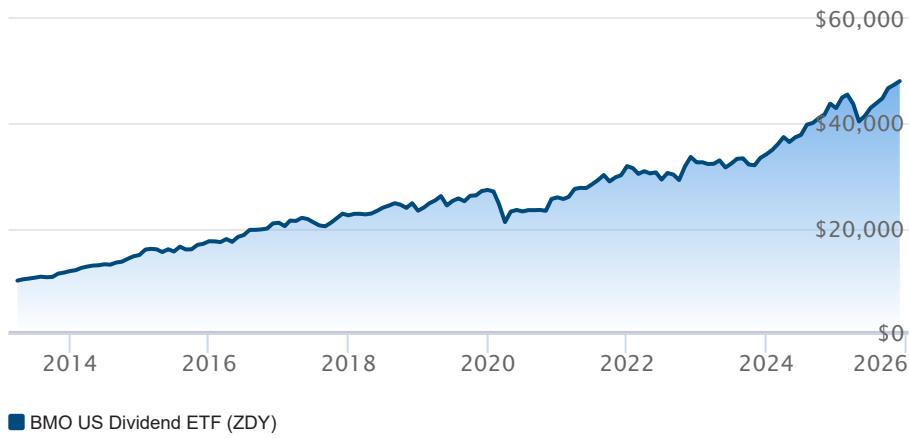
#### CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	25.89%	4.68%	2.27%	23.04%	-5.19%	16.97%	3.95%	6.71%	20.18%

#### 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