## VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

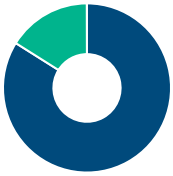
SPECIALTY FUNDS

# BMO Equal Weight US Banks Index ETF (ZBK)

## TOP HOLDINGS

*as of September 30, 2026*

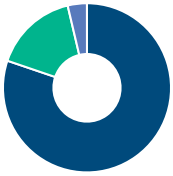
| | |
|---|---|
| CANADIAN DOLLAR | 15.64% |
| East West Bancorp Inc | 3.80% |
| Citigroup Inc | 3.77% |
| Cullen/Frost Bankers Inc | 3.76% |
| First Citizens BancShares Inc Delaware - Comn Cl A | 3.75% |
| Pinnacle Financial Partners Inc | 3.71% |
| First Horizon Corp | 3.70% |
| JPMorgan Chase & Co | 3.70% |
| SOUTHSTATE BANK CORP | 3.70% |
| Fifth Third Bancorp | 3.69% |



## ASSET ALLOCATION

*as of September 30, 2026*

| | |
|---|---|
| US Equity | 83.90% |
| Cash and Equivalents | 16.09% |
| Other | 0.01% |



## SECTOR ALLOCATION

*as of September 30, 2026*

| | |
|---|---|
| Financial Services | 80.20% |
| Cash and Cash Equivalent | 16.10% |
| Other | 3.70% |



## GEOGRAPHIC ALLOCATION

*as of September 30, 2026*

| | |
|---|---|
| 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 (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 | -4.09% | -6.37% | 10.04% | 13.89% | 30.35% | 7.91% | 12.12% | 11.37% |

## CALENDAR RETURN

*as of September 30, 2026*

| Period | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|---|---|---|---|---|---|---|---|---|
| Index | 16.91% | 45.94% | -7.18% | -16.30% | 39.40% | -7.62% | 29.07% | -11.40% | 10.33% |

## GROWTH OF $10,000

*Annual values as of September 30, 2026*




BMO Equal Weight US Banks Index ETF (ZBK)

*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*