

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of November 30, 2025

iShares Core MSCI EAFE ETF (IEFA)	8.21%
ASML Holding NV	1.90%
AstraZeneca PLC	1.33%
Roche Holding AG - Partoptn	1.24%
Nestle SA Cl N	1.18%
Sap SE	1.17%
Novartis AG Cl N	1.14%
HSBC Holdings PLC	1.13%
Shell PLC	0.98%
Siemens AG Cl N	0.93%



ASSET ALLOCATION

as of November 30, 2025

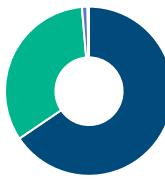
International Equity	98.99%
Income Trust Units	0.82%
Cash and Equivalents	0.11%
Other	0.08%



SECTOR ALLOCATION

as of November 30, 2025

Financial Services	24.15%
Consumer Goods	14.75%
Industrial Goods	11.54%
Healthcare	10.60%
Technology	9.03%
Other	29.93%



GEOGRAPHIC ALLOCATION

as of November 30, 2025

Europe	65.55%
Asia	33.10%
Africa and Middle East	1.08%
North America	0.13%
Latin America	0.08%
Other	0.06%

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

INTERNATIONAL EQUITY

BMO MSCI EAFE Index ETF (ZEA)

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 MSCI EAFE Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI EAFE 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	0.36%	5.57%	10.65%	23.57%	16.50%	10.74%	8.09%	8.37%

CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	11.99%	15.16%	-8.26%	10.26%	5.72%	16.16%	-5.98%	17.11%	-1.85%

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