VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

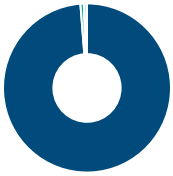
INTERNATIONAL EQUITY

BMO MSCI EAFE Index ETF (ZEA)

TOP HOLDINGS

as of September 30, 2026

ASML Holding NV	3.15%
iShares Core MSCI EAFE ETF (IEFA)	2.89%
HSBC Holdings PLC	1.54%
Roche Holding AG	1.37%
Shell PLC	1.24%
Novartis AG Cl N	1.19%
Mitsubishi UFJ Financial Group Inc	1.12%
AstraZeneca PLC	1.10%
Nestle SA Cl N	1.06%
Siemens AG Cl N	1.02%



ASSET ALLOCATION

as of September 30, 2026

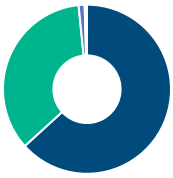
International Equity	98.75%
Income Trust Units	0.65%
Cash and Equivalents	0.52%
Other	0.08%



SECTOR ALLOCATION

as of September 30, 2026

Financial Services	26.12%
Industrial Goods	12.27%
Consumer Goods	11.47%
Technology	11.11%
Healthcare	9.47%
Other	29.56%



GEOGRAPHIC ALLOCATION

as of September 30, 2026

Europe	63.27%
Asia	35.14%
Africa and Middle East	1.15%
North America	0.32%
Latin America	0.06%
Other	0.06%

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 September 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-0.64%	0.46%	11.69%	17.20%	19.90%	11.65%	9.74%	9.00%

CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	25.02%	11.99%	15.16%	-8.26%	10.26%	5.72%	16.16%	-5.98%	17.11%

GROWTH OF $10,000

Annual values as of September 30, 2026



BMO MSCI EAFE Index ETF (ZEA)

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