VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

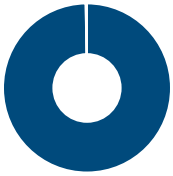
INTERNATIONAL EQUITY

BMO MSCI Europe High Quality Hgd C$ Idx ETF (ZEQ)

TOP HOLDINGS

as of September 30, 2026

ASML Holding NV	6.22%
Roche Holding AG	4.99%
Novartis AG Cl N	4.76%
AstraZeneca PLC	4.34%
Nestle SA Cl N	4.22%
Sap SE	3.68%
Abb Ltd Cl N	3.23%
Novo Nordisk A/S Cl B	3.15%
Rolls-Royce Holdings PLC	3.05%
Unilever PLC	3.04%



ASSET ALLOCATION

as of September 30, 2026

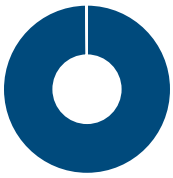
International Equity	99.77%
Cash and Equivalents	0.24%
Other	-0.01%



SECTOR ALLOCATION

as of September 30, 2026

Consumer Goods	21.31%
Healthcare	21.02%
Industrial Goods	19.97%
Technology	12.30%
Financial Services	10.99%
Other	14.41%



GEOGRAPHIC ALLOCATION

as of September 30, 2026

Europe	99.88%
Latin America	0.12%
North America	0.03%
Other	-0.03%

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 Europe High Quality Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI Europe Quality 100% Hedged to CAD 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	-3.21%	-2.65%	6.77%	7.63%	7.48%	4.89%	8.25%	8.59%

CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	7.38%	2.88%	14.85%	-11.74%	24.22%	6.58%	32.88%	-6.41%	14.80%

GROWTH OF $10,000

Annual values as of September 30, 2026



BMO MSCI Europe High Quality Hgd C$ Idx ETF (ZEQ)

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