

VOLATILITY



Based on 3 year standard deviation

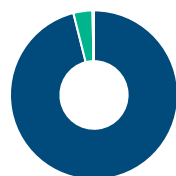
TOP HOLDINGS

as of November 30, 2025

NVIDIA Corp	13.81%
Microsoft Corp	11.16%
Alphabet Inc Cl A	5.98%
Alphabet Inc Cl C	5.02%
Tesla Inc	3.91%
Eli Lilly and Co	2.78%
Visa Inc Cl A	1.83%
Johnson & Johnson	1.60%
Mastercard Inc Cl A	1.51%
Home Depot Inc	1.14%

ASSET ALLOCATION

as of November 30, 2025



US Equity	96.05%
International Equity	3.68%
Cash and Equivalents	0.20%
Canadian Equity	0.06%
Other	0.01%

SECTOR ALLOCATION

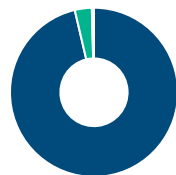
as of November 30, 2025



Technology	47.25%
Financial Services	10.90%
Healthcare	10.62%
Consumer Goods	9.02%
Industrial Goods	5.54%
Other	16.67%

GEOGRAPHIC ALLOCATION

as of November 30, 2025



North America	96.32%
Europe	3.27%
Latin America	0.41%

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

US EQUITY

BMO MSCI USA Selection Equity Index ETF (ESGY)

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 USA ESG Leaders Index ETF seeks to replicate, to the extent possible, the performance of an ESG-focused U.S. equity index, net of expenses. Currently, BMO MSCI USA ESG Leaders Index ETF seeks to replicate the performance of the MSCI USA ESG Leaders Index.

COMPOUND RETURN

as of November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-0.83%	8.74%	18.55%	13.76%	22.06%	16.72%	-	16.16%

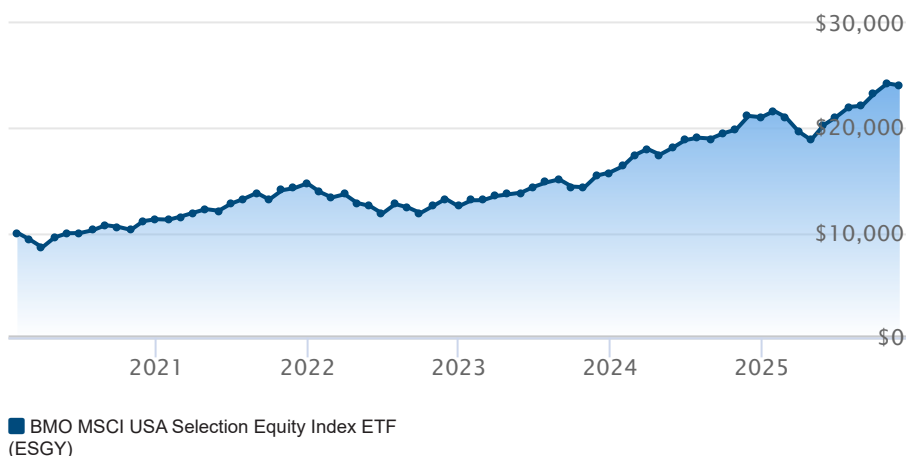
CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	33.51%	25.83%	-14.91%	30.32%	-	-	-	-	-

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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