VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

US EQUITY

BMO MSCI USA Selection Equity Index ETF (ESGY)

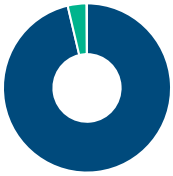
TOP HOLDINGS

as of September 30, 2026

NVIDIA Corp	15.21%
Microsoft Corp	10.48%
Alphabet Inc Cl A	5.85%
Alphabet Inc Cl C	4.61%
Tesla Inc	2.94%
Advanced Micro Devices Inc	2.89%
Eli Lilly and Co	2.68%
Johnson & Johnson	1.84%
Visa Inc Cl A	1.73%
Mastercard Inc Cl A	1.30%

ASSET ALLOCATION

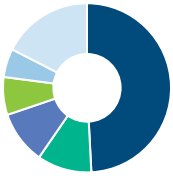
as of September 30, 2026



US Equity	96.30%
International Equity	3.65%
Cash and Equivalents	0.05%

SECTOR ALLOCATION

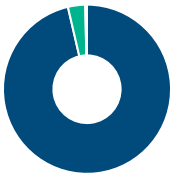
as of September 30, 2026



Technology	49.18%
Healthcare	10.49%
Financial Services	10.17%
Consumer Goods	7.22%
Consumer Services	5.46%
Other	17.48%

GEOGRAPHIC ALLOCATION

as of September 30, 2026



North America	96.35%
Europe	3.32%
Latin America	0.32%
Other	0.01%

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 September 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.83%	2.98%	22.87%	19.74%	24.64%	16.21%	-	16.57%

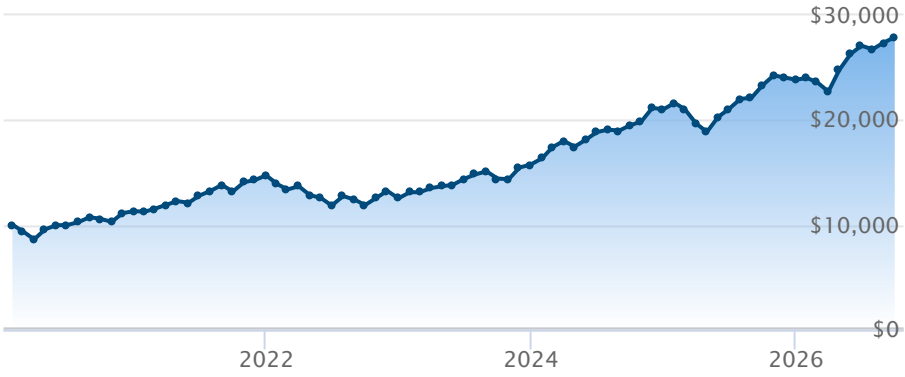
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	13.40%	33.51%	25.83%	-14.91%	30.32%	-	-	-	-

GROWTH OF $10,000

Annual values as of September 30, 2026



BMO MSCI USA Selection Equity Index ETF (ESGY)

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