

## VOLATILITY



Based on 3 year standard deviation

## TOP HOLDINGS

as of November 30, 2025

BMO MSCI USA Selection Equity Index ETF (ESGY)	34.19%
BMO Government Bond Index ETF (ZGB)	24.31%
BMO MSCI Canada Selection Equity Index ETF (ESGA)	15.53%
BMO MSCI EAFE Selection Equity Index ETF (ESGE)	11.27%
BMO ESG Corporate Bond Index ETF (ESGB)	9.62%
BMO ESG US Corporate Bond Hdg C\$ Index ETF (ESGF)	4.77%
CANADIAN DOLLAR	0.30%



## ASSET ALLOCATION

as of November 30, 2025

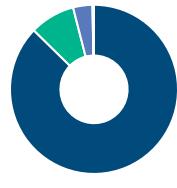
US Equity	32.89%
Canadian Government Bonds	23.82%
Canadian Equity	15.54%
International Equity	12.40%
Canadian Corporate Bonds	9.86%
Other	5.49%



## SECTOR ALLOCATION

as of November 30, 2025

Fixed Income	38.54%
Technology	19.73%
Financial Services	12.19%
Healthcare	4.83%
Consumer Goods	4.57%
Other	20.14%



## GEOGRAPHIC ALLOCATION

as of November 30, 2025

North America	87.29%
Europe	8.71%
Asia	3.70%
Latin America	0.14%
Multi-National	0.14%
Other	0.02%

## UNIVERSAL LIFE MARKET INDEXED ACCOUNT

## BALANCED FUNDS

### BMO Balanced ESG ETF (ZESG)

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 Balanced ESG seeks to provide a balance of income and potential for long-term capital appreciation, primarily by investing in ETFs that provide exposure to a diversified portfolio of global equity and fixed income securities with ESG ratings higher than their peers.

#### COMPOUND RETURN

as of November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.14%	6.11%	11.44%	11.96%	13.68%	8.56%	-	8.48%

#### CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Index	16.57%	15.13%	-13.29%	12.81%	-	-	-	-	-

#### 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

