

North American Equity Enhanced Market Indexed Account



GEOGRAPHIC ALLOCATION

as of December 31, 2025

| | |
|---------------|---------|
| North America | 100.00% |
|---------------|---------|



SECTOR ALLOCATION

as of December 31, 2025

| | |
|------------------------|--------|
| Financials | 20.32% |
| Utilities | 20.29% |
| Real Estate | 13.45% |
| Consumer Staples | 12.57% |
| Industrials | 10.70% |
| Health Care | 7.50% |
| Consumer Discretionary | 5.24% |
| Communication Services | 2.87% |
| Materials | 2.68% |
| Information Technology | 2.31% |
| Energy | 2.07% |

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

This account credits a daily interest rate based on a portfolio of enhanced equity investments linked to the Low Volatility TSX (TXLV) and S&P500 (SP5LVI) market indices. The portfolio uses derivative strategies to mitigate investment risk during market downturns. To further reduce volatility, BMO Insurance applies a smoothing formula.

CALENDAR PERFORMANCE

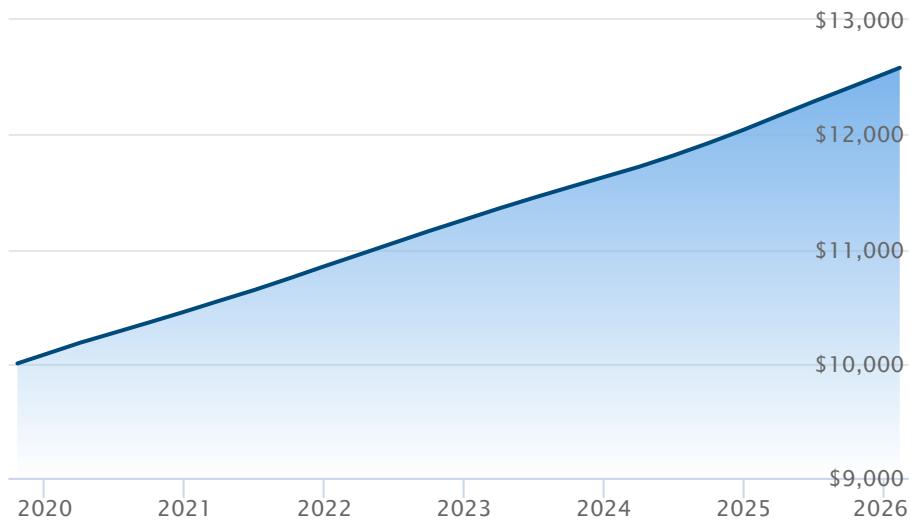
| | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|------|-------|-------|-------|-------|-------|-------|------|------|------|------|
| Fund | 3.95% | 3.49% | 3.26% | 3.67% | 3.72% | 3.64% | - | - | - | - |

CREDITED RATE

| Effective Date | Credited Interest Rate ¹ |
|------------------|-------------------------------------|
| January 01, 2026 | 3.95% |
| October 01, 2025 | 3.85% |
| July 01, 2025 | 3.85% |
| April 01, 2025 | 4.00% |

GROWTH OF \$10,000

Annual values as of February 12, 2026



¹The credited interest rate may change every calendar quarter, based on the performance of the portfolio. It is guaranteed that it will never be negative. This guarantee is not applicable for amounts held in the Side Account.

This account is available for new Wealth Dimensions policies or in force Life Dimensions, Life Dimensions (Low Fees), or Wealth Dimensions policies, provided the issue date is on or after November 18, 2010. Check your policy contract or speak to your insurance advisor.

The information contained on this page is related only to the designated fund or funds shown above. As part of a BMO Life Assurance Company policy, you do not purchase units in these designated funds or a legal interest in any security. 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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.