UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNT

INTERNATIONAL EQUITY

# BMO Equity Growth ETF Portfolio - Advisor Series

## VOLATILITY

Based on 3 year standard deviation

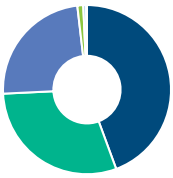
## TOP HOLDINGS

*as of October 31, 2026*

| | |
|---|---|
| BMO S&P/TSX Capped Composite Index ETF (ZCN) | 24.43% |
| BMO MSCI EAFE Index ETF (ZEA) | 19.31% |
| BMO S&P 500 Index ETF (ZSP) | 17.22% |
| BMO Global Equity Fund Series I | 13.54% |
| BMO NASDAQ 100 Equity Index ETF (ZNQ) | 11.61% |
| BMO MSCI Emerging Markets Index ETF (ZEM) | 6.38% |
| BMO Japan Index ETF (ZJPN) | 2.53% |
| Health Care Select Sector SPDR ETF (XLV) | 1.94% |
| ROUNDHILL MEMORY ETF ROUNDHILL MEMORY ETF | 1.84% |
| Canada Government 0.00% 16-Dec-2026 | 0.42% |

## ASSET ALLOCATION

*as of October 31, 2026*



| | |
|---|---|
| International Equity | 44.36% |
| US Equity | 29.88% |
| Canadian Equity | 23.92% |
| Cash and Equivalents | 1.14% |
| Income Trust Units | 0.55% |
| Other | 0.15% |

## SECTOR ALLOCATION

*as of October 31, 2026*



| | |
|---|---|
| Technology | 22.73% |
| Financial Services | 17.38% |
| Mutual Fund | 13.54% |
| Healthcare | 6.59% |
| Energy | 6.03% |
| Other | 33.73% |

## GEOGRAPHIC ALLOCATION

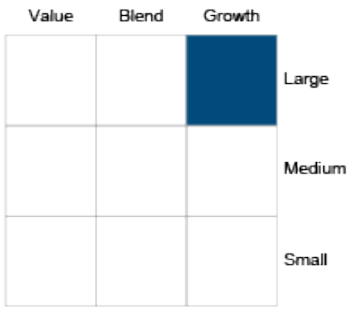
*as of October 31, 2026*



| | |
|---|---|
| North America | 55.28% |
| Multi-National | 15.35% |
| Asia | 14.50% |
| Europe | 13.50% |
| Africa and Middle East | 0.66% |
| Other | 0.71% |

## STYLE

as of October 31, 2026




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 fund's objective is to provide long-term growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international equity securities. The fund may also invest in other mutual funds or invest directly in individual equity securities and cash or cash equivalents. The fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

| | | Fund Manager | Start Date |
|---|---|---|---|
| **Category** | Global Equity | | |
| **Managed By** | BMO Investments Inc. | Taylor Evans | 05/28/2025 |
| **Inception Date** | Aug 12, 2013 | | |
| **MER** | 1.78% | | |
| **Total Assets ($ millions)** | 2,820.67 | | |

## COMPOUND RETURN

*as of October 31, 2026*

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|---|---|---|---|---|---|---|---|---|
| Designated Fund | -3.44% | -1.39% | 4.44% | 10.25% | 19.06% | 9.95% | 9.84% | 9.57% |
| Benchmark | -3.32% | -0.77% | 6.41% | 11.85% | 22.41% | 12.56% | 12.76% | 9.04% |
| Quartile | 3 | 3 | 3 | 2 | 2 | 2 | 3 | 2 |

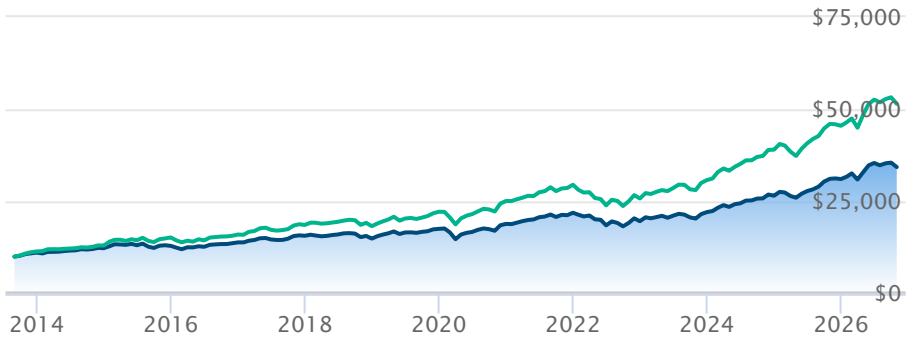
## CALENDAR RETURN

*as of October 31, 2026*

| Period | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|---|---|---|---|---|---|---|---|---|
| Designated Fund | 17.05% | 20.14% | 12.61% | -10.49% | 16.03% | 7.70% | 17.79% | -4.97% | 12.95% |
| Benchmark | 16.60% | 26.84% | 19.37% | -12.64% | 17.62% | 13.15% | 21.41% | -1.79% | 16.29% |
| Quartile | 1 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 |

## GROWTH OF $10,000

*Annual values as of October 31, 2026*




BMO Equity Growth ETF Portfolio - Advisor Series  Dow Jones Global TR Index (C$)

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***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.***

*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.*

BMO Insurance

*Data Provided By Fundata*