VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

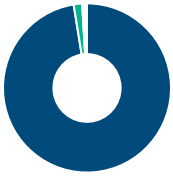
CANADIAN EQUITY

BMO S&P/TSX Capped Composite Index ETF (ZCN)

TOP HOLDINGS

as of October 31, 2026

Royal Bank of Canada	7.77%
Toronto-Dominion Bank	5.65%
Shopify Inc Cl A	5.26%
Bank of Montreal	3.31%
Canadian Natural Resources Ltd	3.19%
Bank of Nova Scotia	3.15%
Enbridge Inc	3.03%
Canadian Imperial Bank of Commerce	2.93%
Suncor Energy Inc	2.56%
Brookfield Corp Cl A	2.32%



ASSET ALLOCATION

as of October 31, 2026

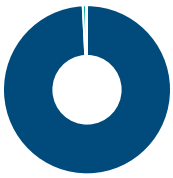
Canadian Equity	97.46%
Income Trust Units	1.63%
Canadian Corporate Bonds	0.41%
US Equity	0.34%
International Equity	0.15%
Other	0.01%



SECTOR ALLOCATION

as of October 31, 2026

Financial Services	35.33%
Basic Materials	16.77%
Energy	16.31%
Technology	8.64%
Industrial Services	6.92%
Other	16.03%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

North America	99.20%
Latin America	0.65%
Asia	0.15%

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

The BMO S&P/TSX Capped Composite Index ETF has been designed to replicate, to the extent possible, the performance of the S&P/TSX Capped Composite Index (Index), net of expenses.

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.23%	1.63%	5.96%	20.27%	26.85%	14.27%	12.41%	9.97%

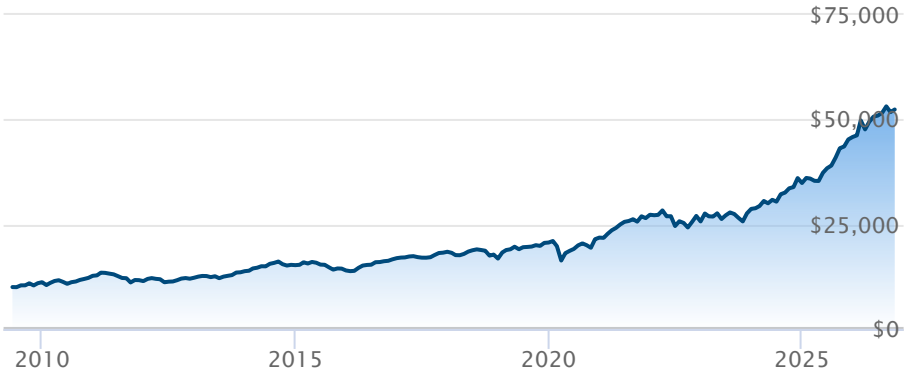
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	31.55%	21.55%	11.67%	-5.86%	25.03%	5.70%	22.83%	-8.85%	9.05%

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO S&P/TSX Capped Composite Index ETF (ZCN)

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.

** These are legal trademarks and do not indicate that BMO Life Assurance Company's Universal Life plans or InvestmentPRO is sponsored, endorsed sold or promoted by the trademark owners.*

BMO Insurance

Data Provided By Fundata