

VOLATILITY

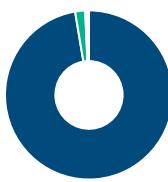


Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2026

Royal Bank of Canada	6.96%
Shopify Inc Cl A	4.78%
Toronto-Dominion Bank	4.72%
Enbridge Inc	3.17%
Brookfield Corp Cl A	2.93%
Bank of Montreal	2.89%
Agnico Eagle Mines Ltd	2.85%
Bank of Nova Scotia	2.75%
Canadian Imperial Bank of Commerce	2.56%
Canadian Natural Resources Ltd	2.30%



ASSET ALLOCATION

as of January 31, 2026

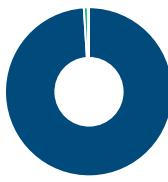
Canadian Equity	97.35%
Income Trust Units	1.93%
Foreign Bonds - Other	0.23%
International Equity	0.22%
US Equity	0.22%
Other	0.05%



SECTOR ALLOCATION

as of January 31, 2026

Financial Services	32.54%
Basic Materials	21.49%
Energy	14.14%
Technology	7.85%
Industrial Services	7.17%
Other	16.81%



GEOGRAPHIC ALLOCATION

as of January 31, 2026

North America	99.03%
Latin America	0.75%
Asia	0.22%

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

CANADIAN EQUITY

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

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 January 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.84%	6.10%	18.47%	28.21%	18.80%	16.28%	12.85%	9.56%

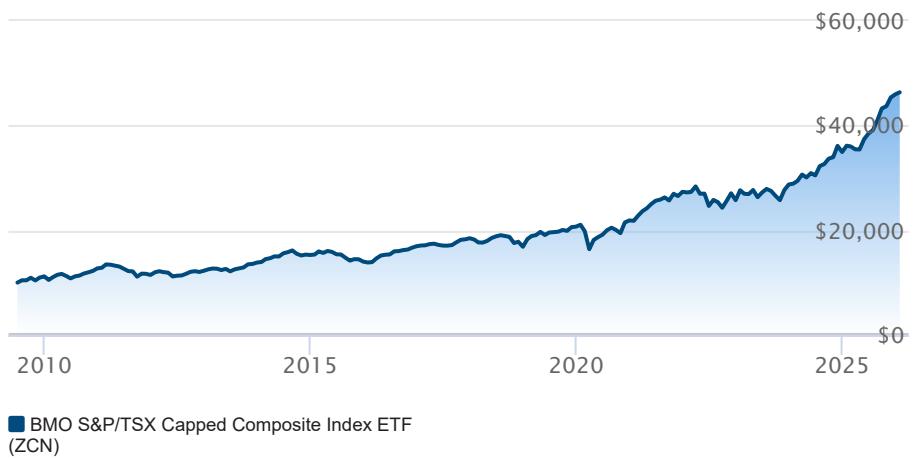
CALENDAR RETURN

as of January 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 January 31, 2026



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

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