

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of July 31, 2025

| | |
|-------------------------|--------|
| Goldman Sachs Group Inc | 10.25% |
| Microsoft Corp | 7.56% |
| Caterpillar Inc | 6.21% |
| Home Depot Inc | 5.21% |
| Visa Inc Cl A | 4.89% |
| Sherwin-Williams Co | 4.69% |
| Mcdonald's Corp | 4.25% |
| American Express Co | 4.24% |
| JPMorgan Chase & Co | 4.20% |
| Amgen Inc | 4.18% |

ASSET ALLOCATION

as of July 31, 2025



| | |
|----------------------|---------|
| US Equity | 101.72% |
| Cash and Equivalents | -1.72% |

SECTOR ALLOCATION

as of July 31, 2025



| | |
|--------------------|--------|
| Financial Services | 27.27% |
| Technology | 21.24% |
| Industrial Goods | 14.61% |
| Consumer Services | 14.16% |
| Healthcare | 11.16% |
| Other | 11.56% |

GEOGRAPHIC ALLOCATION

as of July 31, 2025



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

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

US EQUITY

BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)

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 Dow Jones Industrial Average Hedged to CAD Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones Industrial Average (CAD hedged), net of expenses.

COMPOUND RETURN

as of July 31, 2025

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|-------|-------|--------|-------|--------|--------|--------|-----------|
| Index | 0.00% | 8.28% | -1.15% | 7.71% | 10.48% | 11.14% | 10.08% | 11.75% |

CALENDAR RETURN

as of July 31, 2025

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|--------|--------|--------|--------|--------|-------|--------|--------|--------|--------|
| Index | 13.19% | 14.10% | -8.41% | 19.65% | 6.61% | 22.83% | -5.41% | 26.51% | 14.94% |

GROWTH OF \$10,000

Annual values as of July 31, 2025



■ BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)

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.



Data Provided By Fundata