

## VOLATILITY

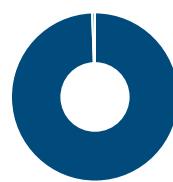


Based on 3 year standard deviation

## TOP HOLDINGS

as of January 31, 2026

Goldman Sachs Group Inc	11.71%
Caterpillar Inc	8.23%
Microsoft Corp	5.39%
Home Depot Inc	4.69%
Sherwin-Williams Co	4.44%
American Express Co	4.41%
Amgen Inc	4.28%
Visa Inc Cl A	4.03%
Mcdonald's Corp	3.94%
International Business Machines Corp	3.84%



## ASSET ALLOCATION

as of January 31, 2026

US Equity	99.45%
Cash and Equivalents	0.54%
Other	0.01%



## SECTOR ALLOCATION

as of January 31, 2026

Financial Services	27.54%
Technology	18.51%
Industrial Goods	15.93%
Consumer Services	13.12%
Healthcare	12.10%
Other	12.80%



## GEOGRAPHIC ALLOCATION

as of January 31, 2026

North America	100.00%
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## UNIVERSAL LIFE MARKET INDEXED ACCOUNT

## 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 January 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.61%	2.57%	10.39%	9.12%	12.79%	10.53%	11.91%	12.04%

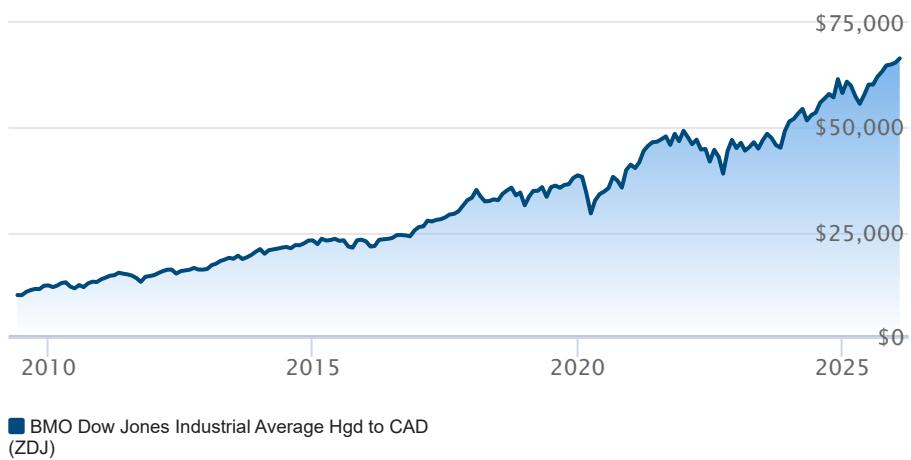
#### CALENDAR RETURN

as of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	12.41%	13.19%	14.10%	-8.41%	19.65%	6.61%	22.83%	-5.41%	26.51%

#### 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