

## VOLATILITY



Based on 3 year standard deviation

## TOP HOLDINGS

as of January 31, 2026

|                                           |        |
|-------------------------------------------|--------|
| iShares MSCI Emerging Markets ETF (EEM)   | 12.61% |
| Taiwan Semiconductor Manufacturing Co Ltd | 10.76% |
| Samsung Electronics Co Ltd                | 4.26%  |
| Tencent Holdings Ltd                      | 3.90%  |
| Alibaba Group Holding Ltd                 | 2.90%  |
| SK Hynix Inc                              | 2.60%  |
| HDFC Bank Ltd                             | 0.99%  |
| Reliance Industries Ltd                   | 0.82%  |
| Hon Hai Precision Industry Co Ltd         | 0.72%  |
| ICICI Bank Ltd                            | 0.70%  |

## ASSET ALLOCATION

as of January 31, 2026



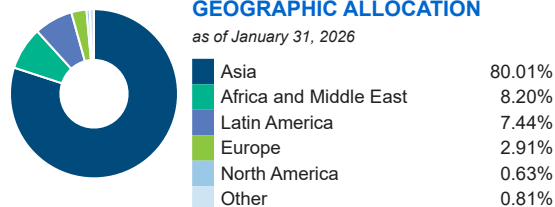
## SECTOR ALLOCATION

as of January 31, 2026



## GEOGRAPHIC ALLOCATION

as of January 31, 2026

UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT

## INTERNATIONAL EQUITY

## BMO MSCI Emerging Markets Index ETF (ZEM)

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 MSCI Emerging Markets Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI Emerging Markets 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  | 7.86% | 5.76% | 21.82% | 34.48% | 16.64% | 6.10% | 9.38% | 6.39%     |

## CALENDAR RETURN

as of January 31, 2026

| Period | 2025   | 2024   | 2023  | 2022    | 2021   | 2020   | 2019   | 2018   | 2017   |
|--------|--------|--------|-------|---------|--------|--------|--------|--------|--------|
| Index  | 28.18% | 14.40% | 7.21% | -15.52% | -2.95% | 17.04% | 12.92% | -7.72% | 28.92% |

## 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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