

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT**

**INTERNATIONAL EQUITY**

**BMO MSCI Emerging Markets Index ETF (ZEM)**

**TOP HOLDINGS**

as of February 28, 2026

|   |        |
|---|--------|
| Taiwan Semiconductor Manufacturing Co Ltd | 11.68% |
| iShares MSCI Emerging Markets ETF (EEM)   | 10.05% |
| Samsung Electronics Co Ltd                | 5.44%  |
| Tencent Holdings Ltd                      | 3.28%  |
| SK Hynix Inc                              | 3.03%  |
| Alibaba Group Holding Ltd                 | 2.36%  |
| HDFC Bank Ltd                             | 0.94%  |
| Reliance Industries Ltd                   | 0.81%  |
| Hon Hai Precision Industry Co Ltd         | 0.74%  |
| ICICI Bank Ltd                            | 0.74%  |

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 February 28, 2026

| Period | 1 Mth | 3 Mth  | 6 Mth  | 1 Yr   | 3 Yr   | 5 Yr  | 10 Yr  | Inception |
|--------|-------|--------|--------|--------|--------|-------|--------|-----------|
| Index  | 5.56% | 14.36% | 26.87% | 41.82% | 20.62% | 7.20% | 10.42% | 6.71%     |

**CALENDAR RETURN**

as of February 28, 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% |

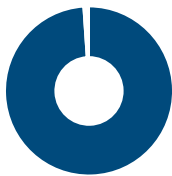
**GROWTH OF \$10,000**

Annual values as of February 28, 2026



**ASSET ALLOCATION**

as of February 28, 2026



|                         |        |
|-------------------------|--------|
| International Equity    | 98.95% |
| Income Trust Units      | 0.37%  |
| Cash and Equivalents    | 0.35%  |
| US Equity               | 0.19%  |
| Foreign Corporate Bonds | 0.11%  |
| Other                   | 0.03%  |

**SECTOR ALLOCATION**

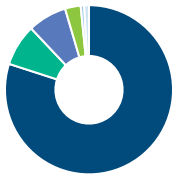
as of February 28, 2026



|                    |        |
|--------------------|--------|
| Technology         | 40.78% |
| Financial Services | 20.56% |
| Consumer Goods     | 7.46%  |
| Basic Materials    | 7.09%  |
| Industrial Goods   | 5.62%  |
| Other              | 18.49% |

**GEOGRAPHIC ALLOCATION**

as of February 28, 2026



|                        |        |
|------------------------|--------|
| Asia                   | 79.96% |
| Africa and Middle East | 7.96%  |
| Latin America          | 7.49%  |
| Europe                 | 3.01%  |
| North America          | 0.66%  |
| Other                  | 0.92%  |

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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