

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 April 30, 2026

Taiwan Semiconductor Manufacrng Co Ltd	12.89%
iShares MSCI Emerging Markets ETF (EEM)	7.75%
Samsung Electronics Co Ltd	5.57%
SK Hynix Inc	3.72%
Tencent Holdings Ltd	3.08%
Alibaba Group Holding Ltd	2.21%
Delta Electronics Inc	0.97%
MediaTek Inc	0.93%
China Construction Bank Corp Cl H	0.86%
HDFC Bank Ltd	0.86%

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 April 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	10.60%	6.18%	12.29%	46.22%	20.40%	7.84%	9.93%	6.68%

CALENDAR RETURN

as of April 30, 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

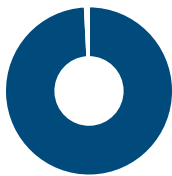
Annual values as of April 30, 2026



■ BMO MSCI Emerging Markets Index ETF (ZEM)

ASSET ALLOCATION

as of April 30, 2026



International Equity	99.22%
Income Trust Units	0.38%
US Equity	0.24%
Cash and Equivalents	0.13%
Canadian Equity	0.02%
Other	0.01%

SECTOR ALLOCATION

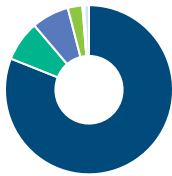
as of April 30, 2026



Technology	43.19%
Financial Services	20.17%
Consumer Goods	6.87%
Industrial Goods	5.98%
Basic Materials	5.90%
Other	17.89%

GEOGRAPHIC ALLOCATION

as of April 30, 2026



Asia	81.01%
Latin America	7.73%
Africa and Middle East	7.19%
Europe	2.81%
North America	0.37%
Other	0.89%

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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