

VOLATILITY



Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNTS

SPECIALTY FUNDS

BMO Equal Weight Oil & Gas Index ETF (ZEO)

TOP HOLDINGS

as of August 31, 2025

| | |
|--------------------------------|--------|
| Imperial Oil Ltd | 10.00% |
| Cenovus Energy Inc | 9.22% |
| MEG Energy Corp | 9.13% |
| Enbridge Inc | 8.45% |
| Suncor Energy Inc | 8.43% |
| TC Energy Corp | 8.26% |
| Keyera Corp | 8.09% |
| Canadian Natural Resources Ltd | 8.06% |
| South Bow Corp | 8.01% |
| ARC Resources Ltd | 7.84% |

OBJECTIVE

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.

BMO S&P/TSX Equal Weight Oil & Gas Index ETF has been designed to replicate, to the extent possible, the performance of the S&P/TSX Equal Weight Oil & Gas Index, net of expenses.

COMPOUND RETURN

as of August 31, 2025

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|--------|-------|-------|-------|--------|--------|--------|-------|-----------|
| Index | 3.59% | 9.11% | 8.71% | 10.41% | 11.84% | 27.36% | 7.15% | 2.47% |

CALENDAR RETURN

as of August 31, 2025

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|--------|--------|-------|--------|--------|---------|--------|---------|---------|--------|
| Index | 21.58% | 5.95% | 39.46% | 63.96% | -28.41% | 16.35% | -27.35% | -14.47% | 35.42% |

GROWTH OF \$10,000

Annual values as of August 31, 2025



■ BMO Equal Weight Oil & Gas Index ETF (ZEO)

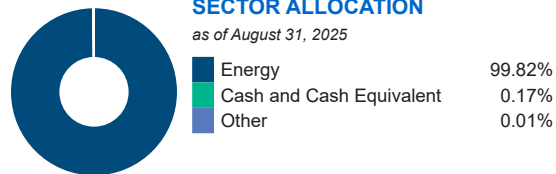
ASSET ALLOCATION

as of August 31, 2025



SECTOR ALLOCATION

as of August 31, 2025



GEOGRAPHIC ALLOCATION

as of August 31, 2025



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