UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

FIXED INCOME

BMO Aggregate Bond Index ETF (ZAG)

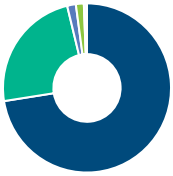
VOLATILITY

Based on 3 year standard deviation

TOP HOLDINGS

as of October 31, 2026

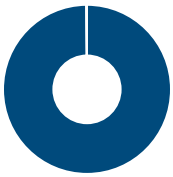
Canada Government 3.25% 01-Dec-2035	1.50%
Canada Government 2.75% 01-Sep-2030	1.49%
Canada Government 2.75% 01-Mar-2031	1.48%
Canada Government 3.25% 01-Jun-2036	1.45%
Canada Government 3.00% 01-Sep-2031	1.43%
Canada Government 3.25% 01-Jun-2035	1.40%
Canada Government 3.00% 01-Jun-2034	1.20%
Canada Government 2.75% 01-Mar-2030	1.18%
Canada Government 3.50% 01-Dec-2057	1.17%
Canada Government 3.50% 01-Sep-2029	1.10%



ASSET ALLOCATION

as of October 31, 2026

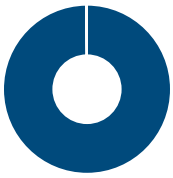
Canadian Government Bonds	72.52%
Canadian Corporate Bonds	23.69%
Foreign Corporate Bonds	1.67%
Canadian Bonds - Other	1.53%
Foreign Government Bonds	0.45%
Other	0.14%



SECTOR ALLOCATION

as of October 31, 2026

Fixed Income	99.88%
Cash and Cash Equivalent	0.10%
Financial Services	0.02%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

North America	99.84%
Multi-National	0.08%
Asia	0.04%
Europe	0.04%

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

BMO Aggregate Bond Index ETF has been designed to replicate, to the extent possible, the performance of the FTSE Canada Universe Bond Index™, net of expenses. The Fund invests in a variety of debt securities primarily with a term to maturity greater than one year. Securities held in the Index are a broad measure of the Canadian investment-grade fixed income market consisting of Federal, Provincial and Corporate bonds.

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	1.49%	0.01%	0.32%	-0.41%	5.07%	0.73%	1.43%	2.71%

CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	2.56%	4.15%	6.65%	-11.79%	-2.63%	8.56%	6.78%	1.24%	2.30%

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO Aggregate Bond Index ETF (ZAG)

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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BMO Insurance

Data Provided By Fundata