

VOLATILITY

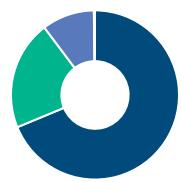


Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2026

Enbridge Inc	8.95%
National Grid PLC - ADR	7.12%
American Tower Corp	7.06%
Williams Cos Inc	6.91%
TC Energy Corp	5.13%
Kinder Morgan Inc	5.02%
Sempra Energy	4.78%
ONEOK Inc	4.19%
Cheniere Energy Inc	3.83%
Exelon Corp	3.80%



ASSET ALLOCATION

as of January 31, 2026

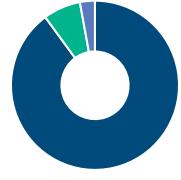
US Equity	68.79%
Canadian Equity	20.92%
International Equity	10.08%
Cash and Equivalents	0.22%
Other	-0.01%



SECTOR ALLOCATION

as of January 31, 2026

Utilities	43.27%
Energy	42.71%
Real Estate	11.89%
Industrial Services	1.91%
Cash and Cash Equivalent	0.21%
Other	0.01%



GEOGRAPHIC ALLOCATION

as of January 31, 2026

North America	89.93%
Europe	7.20%
Latin America	2.89%
Other	-0.02%

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

SPECIALTY FUNDS

BMO Global Infrastructure Index ETF (ZGI)

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 Global Infrastructure Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones Brookfield Global Infrastructure North American Listed Index (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	3.79%	4.35%	4.53%	6.88%	9.51%	11.91%	8.77%	11.39%

CALENDAR RETURN

as of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	3.35%	25.47%	-0.64%	4.77%	26.37%	-10.42%	25.14%	-0.39%	2.86%

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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Data Provided By Fundata