VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

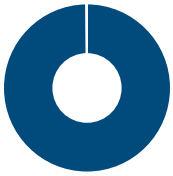
INTERNATIONAL EQUITY

BMO MSCI India Selection Equity Index ETF (ZID)

TOP HOLDINGS

as of October 31, 2026

Reliance Industries Ltd	15.72%
Infosys Ltd	8.38%
Axis Bank Ltd	6.58%
Kotak Mahindra Bank Ltd	5.92%
Mahindra and Mahindra Ltd	5.81%
Zomato Ltd	3.83%
Hindustan Unilever Ltd	3.08%
HCL Technologies Ltd	2.96%
Hindalco Industries Ltd	2.67%
UltraTech Cement Ltd	2.66%



ASSET ALLOCATION

as of October 31, 2026

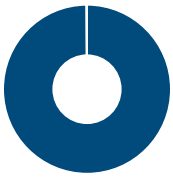
International Equity	99.90%
Cash and Equivalents	0.10%



SECTOR ALLOCATION

as of October 31, 2026

Consumer Goods	20.28%
Energy	17.04%
Financial Services	15.17%
Technology	12.79%
Basic Materials	9.73%
Other	24.99%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

Asia	99.93%
North America	0.07%
Europe	0.00%

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 MSCI India ESG Leaders Index ETF seeks to replicate, to the extent possible, the performance of an ESG-focused broad Indian equity markets index, net of expenses.

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.35%	-6.06%	-1.57%	-18.75%	1.86%	0.63%	8.26%	6.77%

CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	-0.90%	19.05%	11.61%	-4.43%	25.77%	15.41%	6.98%	8.85%	34.30%

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO MSCI India Selection Equity Index ETF (ZID)

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