

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNT**

SPECIALTY FUNDS

BMO Junior Gold Index ETF (ZJG)

TOP HOLDINGS

as of April 30, 2026

Royal Gold Inc	11.19%
Coeur Mining Inc	10.71%
Alamos Gold Inc Cl A	9.65%
Equinox Gold Corp	6.32%
Iamgold Corp	5.67%
DPM METALS INC	4.29%
Eldorado Gold Corp	4.23%
OceanaGold Corp	4.01%
OR Royalties Inc	3.98%
B2Gold Corp	3.49%

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 Junior Gold Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones North America Select Junior Gold 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	-7.74%	-5.19%	25.96%	90.57%	48.69%	29.95%	16.58%	6.37%

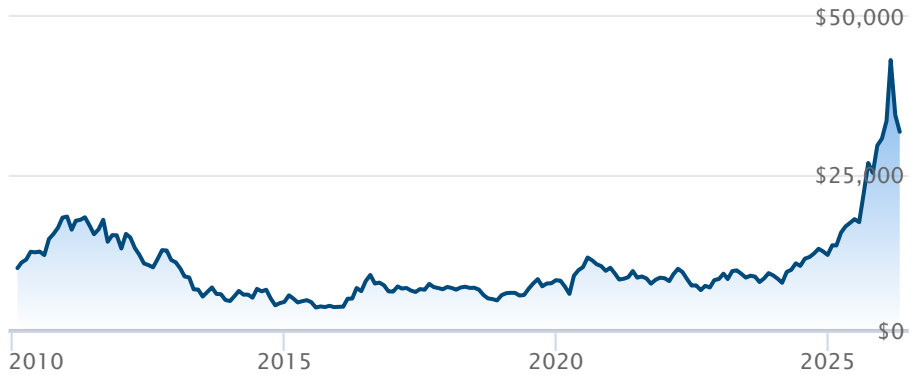
CALENDAR RETURN

as of April 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	152.98%	36.90%	6.90%	-1.49%	-16.57%	24.49%	41.66%	-18.62%	11.92%

GROWTH OF \$10,000

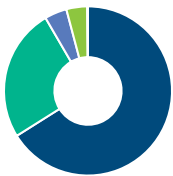
Annual values as of April 30, 2026



■ BMO Junior Gold Index ETF (ZJG)

ASSET ALLOCATION

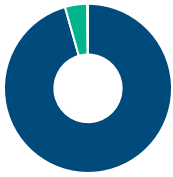
as of April 30, 2026



Canadian Equity	66.11%
US Equity	25.46%
Foreign Bonds - Other	4.29%
International Equity	4.01%
Cash and Equivalents	0.12%
Other	0.01%

SECTOR ALLOCATION

as of April 30, 2026



Basic Materials	95.59%
Fixed Income	4.29%
Cash and Cash Equivalent	0.12%

GEOGRAPHIC ALLOCATION

as of April 30, 2026



North America	95.98%
Asia	4.01%
Other	0.01%

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