## VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

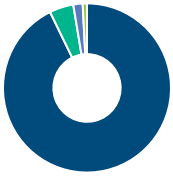
CANADIAN EQUITY

# BMO Low Volatility Canadian Equity ETF (ZLB)

## TOP HOLDINGS

*as of October 31, 2026*

| | |
|---|---|
| Fortis Inc | 4.49% |
| Great-West Lifeco Inc | 4.43% |
| Loblaw Cos Ltd | 4.22% |
| Quebecor Inc Cl B | 4.09% |
| Hydro One Ltd | 3.81% |
| Empire Co Ltd Cl A | 3.58% |
| TMX Group Ltd | 3.48% |
| Metro Inc | 3.41% |
| Emera Inc | 3.40% |
| CCL Industries Inc Cl B | 3.24% |



## ASSET ALLOCATION

*as of October 31, 2026*

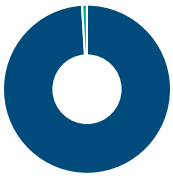
| | |
|---|---|
| Canadian Equity | 92.76% |
| Income Trust Units | 4.62% |
| Canadian Corporate Bonds | 1.81% |
| Cash and Equivalents | 0.81% |



## SECTOR ALLOCATION

*as of October 31, 2026*

| | |
|---|---|
| Financial Services | 27.95% |
| Consumer Services | 21.37% |
| Utilities | 16.74% |
| Telecommunications | 8.43% |
| Basic Materials | 8.21% |
| Other | 17.30% |



## GEOGRAPHIC ALLOCATION

*as of October 31, 2026*

| | |
|---|---|
| North America | 99.06% |
| Latin America | 0.95% |
| Other | -0.01% |

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 Low Volatility Canadian Equity ETF has been designed to provide exposure to a low beta weighted portfolio of Canadian stocks. Beta measures the security's sensitivity to market movements.

## COMPOUND RETURN

*as of October 31, 2026*

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|---|---|---|---|---|---|---|---|---|
| Index | 4.84% | 0.03% | 5.08% | 12.89% | 19.40% | 12.03% | 10.89% | 12.59% |

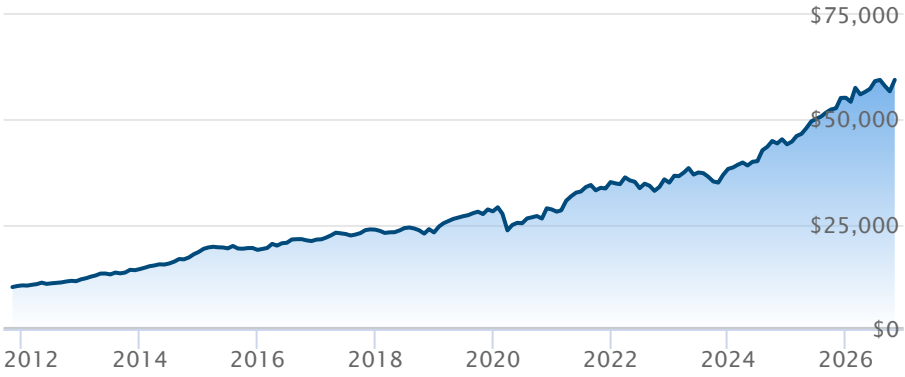
## CALENDAR RETURN

*as of October 31, 2026*

| Period | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|---|---|---|---|---|---|---|---|---|
| Index | 25.26% | 15.34% | 9.39% | -0.37% | 22.88% | 1.62% | 21.83% | -2.78% | 11.09% |

## GROWTH OF $10,000

*Annual values as of October 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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BMO Insurance

*Data Provided By Fundata*