

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNT**

US EQUITY

BMO S&P 500 Index ETF (ZSP)

TOP HOLDINGS

as of April 30, 2026

NVIDIA Corp	7.86%
Apple Inc	6.46%
Microsoft Corp	4.91%
Amazon.com Inc	4.20%
Alphabet Inc Cl A	3.64%
Broadcom Inc	3.20%
Alphabet Inc Cl C	2.89%
Meta Platforms Inc Cl A	2.17%
Tesla Inc	1.73%
Berkshire Hathaway Inc Cl B	1.41%

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

The BMO S&P 500 Index ETF has been designed to replicate, to the extent possible, the performance of the S&P 500 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	7.87%	3.86%	2.53%	28.78%	21.42%	15.07%	15.77%	17.45%

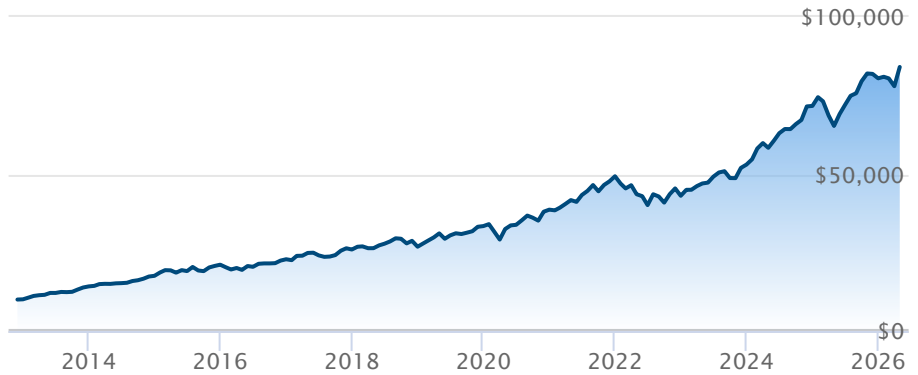
CALENDAR RETURN

as of April 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	12.29%	35.25%	23.08%	-12.63%	27.53%	15.67%	24.53%	3.44%	13.58%

GROWTH OF \$10,000

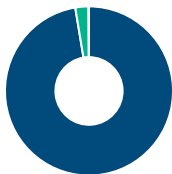
Annual values as of April 30, 2026



■ BMO S&P 500 Index ETF (ZSP)

ASSET ALLOCATION

as of April 30, 2026



US Equity	97.39%
International Equity	2.56%
Cash and Equivalents	0.03%
Canadian Equity	0.02%

SECTOR ALLOCATION

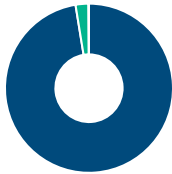
as of April 30, 2026



Technology	43.71%
Financial Services	11.60%
Consumer Services	10.20%
Healthcare	8.17%
Industrial Goods	6.32%
Other	20.00%

GEOGRAPHIC ALLOCATION

as of April 30, 2026



North America	97.44%
Europe	2.49%
Latin America	0.08%
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