

VOLATILITY

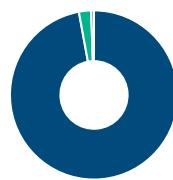


Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2026

Philip Morris International Inc	3.26%
Abbvie Inc	3.23%
International Business Machines Corp	3.02%
Exxon Mobil Corp	2.89%
Broadcom Inc	2.83%
Cisco Systems Inc	2.63%
Apple Inc	2.60%
Chevron Corp	2.55%
Merck & Co Inc	2.26%
JPMorgan Chase & Co	2.22%



ASSET ALLOCATION

as of January 31, 2026

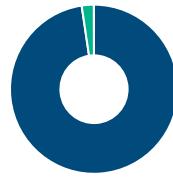
US Equity	97.13%
International Equity	2.34%
Cash and Equivalents	0.54%
Other	-0.01%



SECTOR ALLOCATION

as of January 31, 2026

Technology	22.77%
Healthcare	13.69%
Financial Services	10.51%
Energy	9.54%
Consumer Goods	8.73%
Other	34.76%



GEOGRAPHIC ALLOCATION

as of January 31, 2026

North America	97.66%
Europe	2.33%
Other	0.01%

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

US EQUITY

BMO US Dividend ETF (ZDY)

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 US Dividend ETF has been designed to provide exposure to a yield weighted portfolio of U.S. dividend paying stocks.

COMPOUND RETURN

as of January 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.10%	2.90%	11.09%	8.52%	14.37%	13.77%	10.80%	13.19%

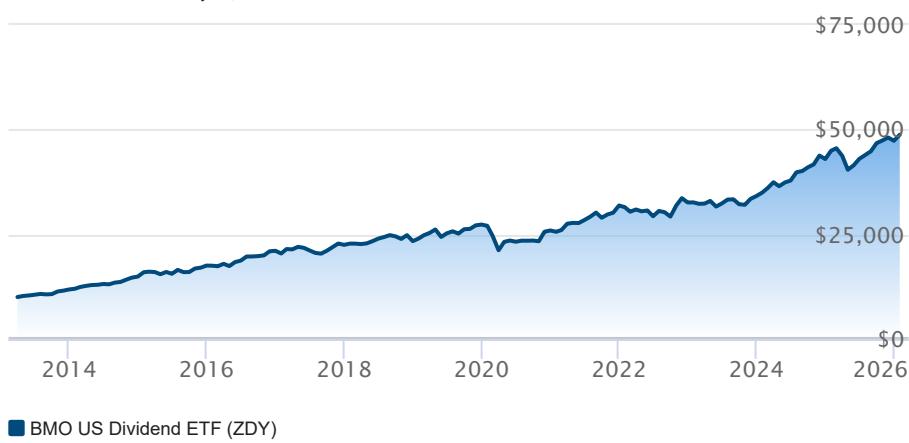
CALENDAR RETURN

as of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	10.14%	25.89%	4.68%	2.27%	23.04%	-5.19%	16.97%	3.95%	6.71%

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