VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

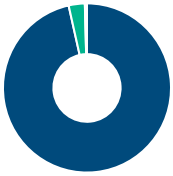
US EQUITY

BMO Low Volatility US Equity ETF (ZLU)

TOP HOLDINGS

as of October 31, 2026

Johnson & Johnson	3.04%
Cencora Inc	2.88%
Teledyne Technologies Inc	2.64%
CBOE Global Markets Inc	2.45%
Motorola Solutions Inc	2.18%
CME Group Inc Cl A	2.12%
Cisco Systems Inc	2.11%
Consolidated Edison Inc	2.09%
International Business Machines Corp	2.05%
Northrop Grumman Corp	2.04%



ASSET ALLOCATION

as of October 31, 2026

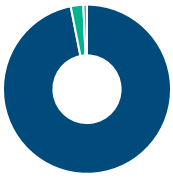
US Equity	96.50%
International Equity	3.10%
Cash and Equivalents	0.39%
Other	0.01%



SECTOR ALLOCATION

as of October 31, 2026

Healthcare	20.40%
Utilities	18.83%
Technology	11.96%
Financial Services	11.68%
Consumer Goods	10.78%
Other	26.35%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

North America	96.89%
Europe	2.42%
Latin America	0.68%
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 US Equity ETF has been designed to provide exposure to a low beta weighted portfolio of U.S. 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	7.09%	3.22%	11.13%	17.04%	15.70%	11.66%	10.53%	13.66%

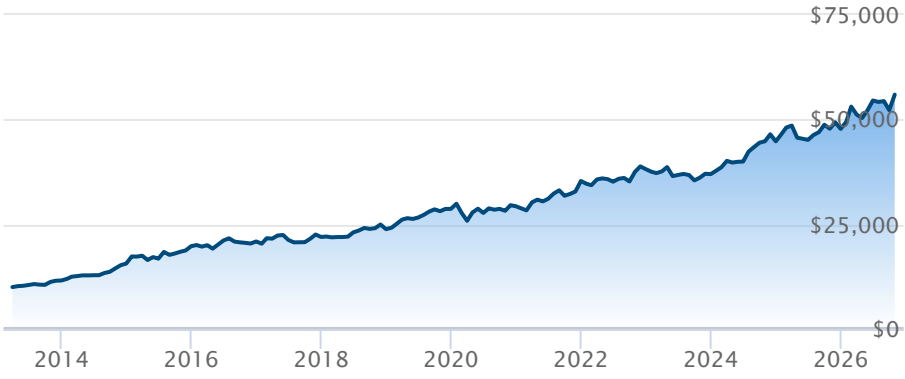
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	6.63%	21.22%	-3.11%	7.98%	20.63%	2.16%	20.32%	8.49%	5.10%

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO Low Volatility US Equity ETF (ZLU)

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