

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2026

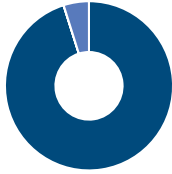
Citizens Financial Group Inc	5.85%
Goldman Sachs Group Inc	5.77%
Citigroup Inc	5.60%
US Bancorp	5.50%
Truist Financial Corp	5.48%
KeyCorp	5.44%
M&T Bank Corp	5.37%
Wells Fargo & Co	5.35%
PNC Financial Services Group Inc	5.32%
Fifth Third Bancorp	5.31%



ASSET ALLOCATION

as of January 31, 2026

US Equity	99.96%
Cash and Equivalents	0.04%



SECTOR ALLOCATION

as of January 31, 2026

Financial Services	95.09%
Cash and Cash Equivalent	0.04%
Other	4.87%



GEOGRAPHIC ALLOCATION

as of January 31, 2026

North America	100.00%
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UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

SPECIALTY FUNDS

BMO Equal Weight US Banks Index ETF (ZBK)

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 fund seeks to replicate, to the extent possible, the performance of the Solactive Equal Weight US Bank Index (the "Index"), net of expenses.

COMPOUND RETURN

as of January 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	2.28%	11.78%	14.96%	9.87%	14.15%	13.13%	12.17%	11.57%

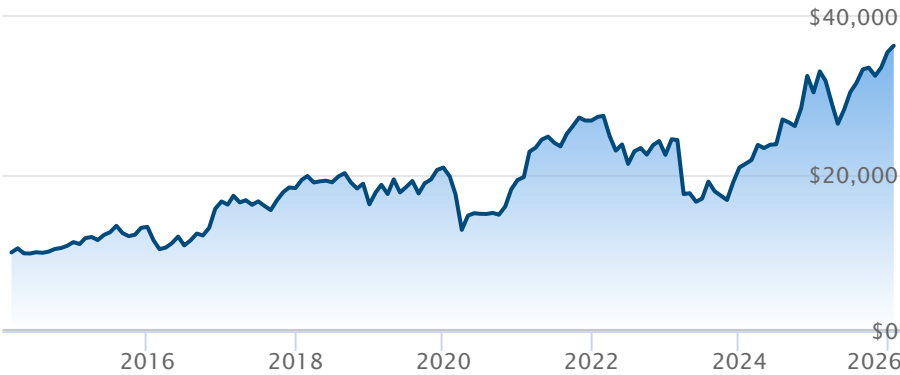
CALENDAR RETURN

as of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	16.91%	45.94%	-7.18%	-16.30%	39.40%	-7.62%	29.07%	-11.40%	10.33%

GROWTH OF \$10,000

Annual values as of January 31, 2026



■ BMO Equal Weight US Banks Index ETF (ZBK)

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