VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

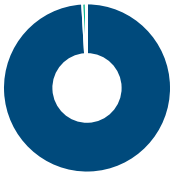
INTERNATIONAL EQUITY

BMO MSCI EAFE Index ETF (ZEA)

TOP HOLDINGS

as of October 31, 2026

iShares Core MSCI EAFE ETF (IEFA)	2.88%
ASML Holding NV	2.78%
Roche Holding AG	1.64%
Shell PLC	1.44%
Novartis AG Cl N	1.36%
HSBC Holdings PLC	1.35%
AstraZeneca PLC	1.29%
Nestle SA Cl N	1.21%
Sap SE	1.10%
Mitsubishi UFJ Financial Group Inc	1.06%



ASSET ALLOCATION

as of October 31, 2026

International Equity	99.10%
Income Trust Units	0.69%
Cash and Equivalents	0.09%
US Equity	0.03%
Other	0.09%



SECTOR ALLOCATION

as of October 31, 2026

Financial Services	25.38%
Consumer Goods	12.28%
Industrial Goods	11.47%
Healthcare	10.64%
Technology	10.04%
Other	30.19%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

Europe	64.24%
Asia	34.40%
Africa and Middle East	1.13%
North America	0.10%
Latin America	0.05%
Other	0.08%

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 MSCI EAFE Index ETF has been designed to replicate, to the extent possible, the performance of the MSCI EAFE Index, net of expenses.

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-2.46%	-2.48%	5.19%	12.53%	19.33%	10.95%	9.48%	8.72%

CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	25.02%	11.99%	15.16%	-8.26%	10.26%	5.72%	16.16%	-5.98%	17.11%

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO MSCI EAFE Index ETF (ZEA)

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