

VOLATILITY



Based on 3 year standard deviation

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNT**

INTERNATIONAL EQUITY

BMO MSCI EAFE Index ETF (ZEA)

TOP HOLDINGS

as of April 30, 2026

iShares Core MSCI EAFE ETF (IEFA)	3.56%
ASML Holding NV	2.50%
HSBC Holdings PLC	1.41%
Roche Holding AG	1.35%
AstraZeneca PLC	1.32%
Novartis AG CI N	1.27%
Nestle SA CI N	1.17%
Shell PLC	1.16%
Siemens AG CI N	1.01%
Commonwealth Bank of Australia	0.94%

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 April 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	3.58%	1.45%	6.99%	22.91%	15.22%	10.90%	9.80%	8.65%

CALENDAR RETURN

as of April 30, 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

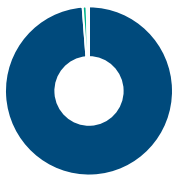
Annual values as of April 30, 2026



■ BMO MSCI EAFE Index ETF (ZEA)

ASSET ALLOCATION

as of April 30, 2026



International Equity	98.80%
Income Trust Units	0.77%
Cash and Equivalents	0.25%
US Equity	0.15%
Other	0.03%

SECTOR ALLOCATION

as of April 30, 2026



Financial Services	24.79%
Industrial Goods	12.50%
Consumer Goods	12.11%
Technology	9.82%
Healthcare	9.76%
Other	31.02%

GEOGRAPHIC ALLOCATION

as of April 30, 2026



Europe	64.90%
Asia	33.58%
Africa and Middle East	1.14%
North America	0.19%
Latin America	0.08%
Other	0.11%

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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