

## VOLATILITY



Based on 3 year standard deviation

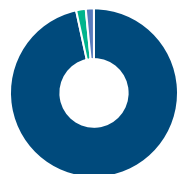
## TOP HOLDINGS

as of January 31, 2026

Orange SA	2.33%
Nippon Building Fund Inc	1.96%
Tryg A/S	1.63%
Swisscom AG Cl N	1.60%
Qiagen NV	1.58%
Koninklijke Ahold Delhaize NV	1.48%
Terna Rete Elettrica Nazionale SpA	1.34%
SoftBank Corp	1.31%
Euronext NV	1.30%
Beiersdorf AG	1.29%

## ASSET ALLOCATION

as of January 31, 2026



International Equity	96.59%
Income Trust Units	1.85%
Cash and Equivalents	1.56%

## SECTOR ALLOCATION

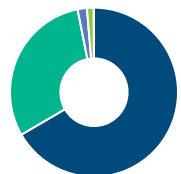
as of January 31, 2026



Financial Services	15.37%
Industrial Services	12.52%
Consumer Goods	12.08%
Healthcare	11.75%
Telecommunications	11.71%
Other	36.57%

## GEOGRAPHIC ALLOCATION

as of January 31, 2026



Europe	66.63%
Asia	30.25%
Africa and Middle East	1.77%
North America	1.33%
Other	0.02%

UNIVERSAL LIFE  
MARKET INDEXED ACCOUNT

## INTERNATIONAL EQUITY

## BMO Low Volatility International Equ ETF (ZLI)

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 International Equity ETF has been designed to provide exposure to a low beta weighted portfolio of international stocks in developed countries outside of North America. Beta measures the security's sensitivity to market movements.

## COMPOUND RETURN

as of January 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	0.98%	0.35%	3.18%	9.00%	10.83%	6.50%	5.46%	6.21%

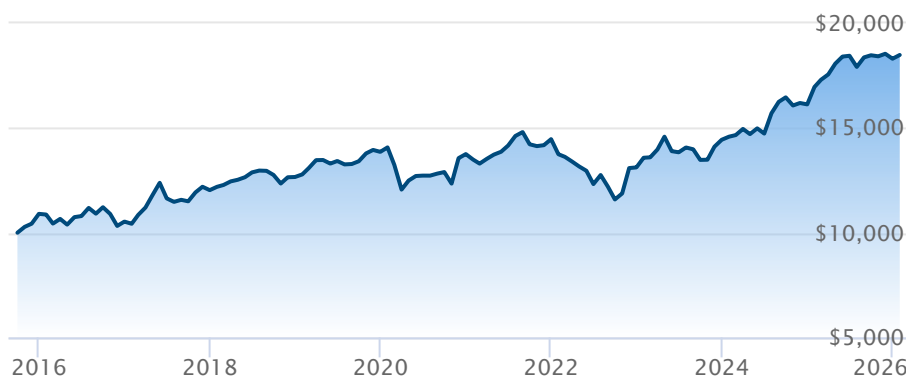
## CALENDAR RETURN

as of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	13.52%	11.71%	10.07%	-9.33%	5.19%	-0.77%	9.49%	5.22%	14.26%

## GROWTH OF \$10,000

Annual values as of January 31, 2026



■ BMO Low Volatility International Equ ETF (ZLI)

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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