VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

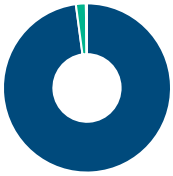
INTERNATIONAL EQUITY

BMO Low Volatility International Equ ETF (ZLI)

TOP HOLDINGS

as of October 31, 2026

Euronext NV	2.31%
Deutsche Boerse AG Cl N	1.93%
Orange SA	1.82%
Obic Co Ltd	1.75%
Nitori Holdings Co Ltd	1.71%
Insurance Australia Group Ltd	1.62%
London Stock Exchange Group PLC	1.62%
Japan Post Holdings Co Ltd	1.56%
Secom Co Ltd	1.54%
Oriental Land Co Ltd	1.53%



ASSET ALLOCATION

as of October 31, 2026

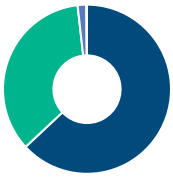
International Equity	97.88%
Income Trust Units	1.91%
Cash and Equivalents	0.21%



SECTOR ALLOCATION

as of October 31, 2026

Financial Services	19.73%
Industrial Services	13.68%
Consumer Goods	11.19%
Utilities	10.63%
Telecommunications	10.24%
Other	34.53%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

Europe	63.05%
Asia	35.16%
Africa and Middle East	1.67%
North America	0.12%

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 October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	4.91%	3.15%	10.43%	11.03%	14.90%	7.67%	6.50%	6.74%

CALENDAR RETURN

as of October 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 October 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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BMO Insurance

Data Provided By Fundata