

VOLATILITY

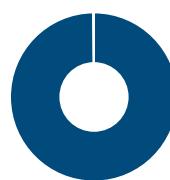


Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2026

Shopify Inc Cl A	10.67%
Toronto-Dominion Bank	10.58%
Enbridge Inc	7.08%
Bank of Montreal	6.48%
Agnico Eagle Mines Ltd	6.36%
Brookfield Corp Cl A	6.25%
Bank of Nova Scotia	6.17%
Wheaton Precious Metals Corp	3.97%
Cameco Corp	3.57%
Canadian National Railway Co	3.36%



ASSET ALLOCATION

as of January 31, 2026

Canadian Equity	99.87%
Cash and Equivalents	0.14%
Other	-0.01%



SECTOR ALLOCATION

as of January 31, 2026

Financial Services	37.76%
Basic Materials	20.48%
Technology	12.21%
Energy	10.37%
Industrial Services	6.56%
Other	12.62%



GEOGRAPHIC ALLOCATION

as of January 31, 2026

North America	100.00%
---------------	---------

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

CANADIAN EQUITY

BMO MSCI Canada Selection Equity Idx ETF (ESGA)

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 Canada ESG Leaders Index ETF seeks to replicate, to the extent possible, the performance of an ESG-focused Canadian equity index, net of expenses. Currently, BMO MSCI Canada ESG Leaders Index ETF seeks to replicate the performance of the MSCI Canada ESG Leaders Index.

COMPOUND RETURN

as of January 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-0.55%	2.09%	14.92%	25.93%	18.91%	14.10%	-	12.66%

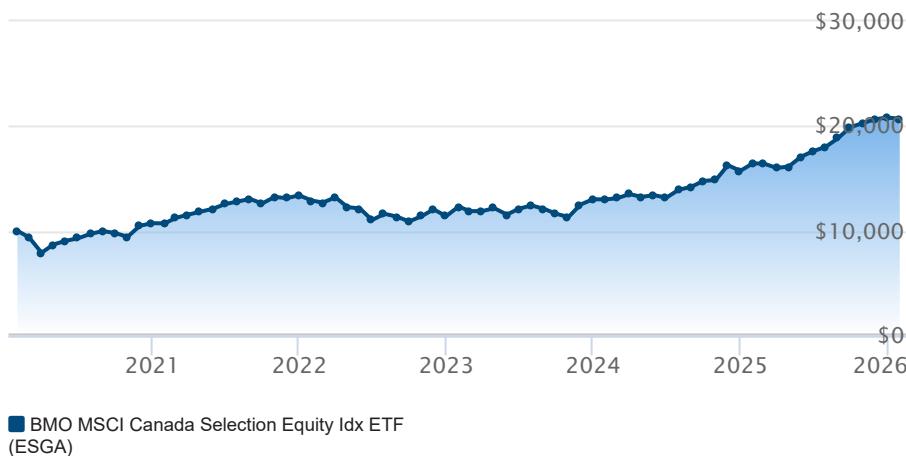
CALENDAR RETURN

as of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	32.37%	20.89%	14.26%	-14.94%	24.81%	-	-	-	-

GROWTH OF \$10,000

Annual values as of January 31, 2026



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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

* These are legal trademarks and do not indicate that BMO Life Assurance Company's Universal Life plans or InvestmentPRO is sponsored, endorsed sold or promoted by the trademark owners.

Data Provided By Fundata

