VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

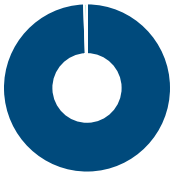
INTERNATIONAL EQUITY

BMO MSCI EAFE Selection Equity Index ETF (ESGE)

TOP HOLDINGS

as of October 31, 2026

ASML Holding NV	5.51%
Novartis AG Cl N	2.68%
HSBC Holdings PLC	2.66%
AstraZeneca PLC	2.54%
Commonwealth Bank of Australia	1.78%
Allianz SE	1.69%
TotalEnergies SE	1.68%
Recruit Holdings Co Ltd	1.47%
Iberdrola SA	1.39%
Sony Group Corp	1.33%



ASSET ALLOCATION

as of October 31, 2026

International Equity	99.46%
Income Trust Units	0.49%
Cash and Equivalents	0.05%



SECTOR ALLOCATION

as of October 31, 2026

Financial Services	25.51%
Technology	10.89%
Consumer Goods	10.76%
Healthcare	10.57%
Industrial Goods	10.35%
Other	31.92%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

Europe	65.89%
Asia	33.84%
Africa and Middle East	0.28%
North America	-0.01%

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

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-1.85%	-1.77%	6.17%	12.06%	17.29%	9.25%	-	8.64%

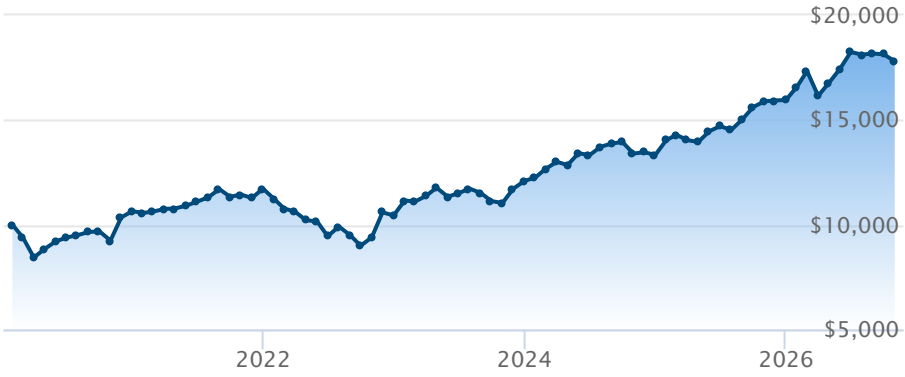
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	19.69%	10.29%	15.75%	-10.94%	10.14%	-	-	-	-

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO MSCI EAFE Selection Equity Index ETF (ESGE)

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