

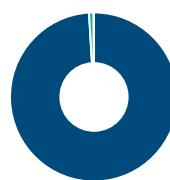
VOLATILITY

Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2026

ASML Holding NV	5.17%
HSBC Holdings PLC	2.86%
AstraZeneca PLC	2.70%
Novartis AG CI N	2.64%
Novo Nordisk A/S CI B	1.79%
LVMH Moet Hennessy Louis Vuitton SE	1.51%
Hitachi Ltd	1.49%
Schneider Electric SE	1.47%
Unilever PLC	1.38%
Iberdrola SA	1.35%

**ASSET ALLOCATION**

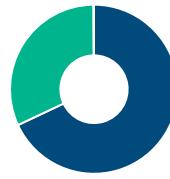
as of January 31, 2026

International Equity	99.05%
Income Trust Units	0.90%
Cash and Equivalents	0.05%

**SECTOR ALLOCATION**

as of January 31, 2026

Financial Services	24.13%
Technology	11.86%
Consumer Goods	11.58%
Industrial Goods	10.82%
Healthcare	10.63%
Other	30.98%

**GEOGRAPHIC ALLOCATION**

as of January 31, 2026

Europe	68.03%
Asia	31.90%
Africa and Middle East	0.07%
North America	0.00%

**UNIVERSAL LIFE
MARKET INDEXED ACCOUNT****INTERNATIONAL EQUITY****BMO MSCI EAFE Selection Equity Index ETF (ESGE)**

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 January 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	4.02%	4.44%	14.28%	18.16%	14.14%	9.45%	-	8.49%

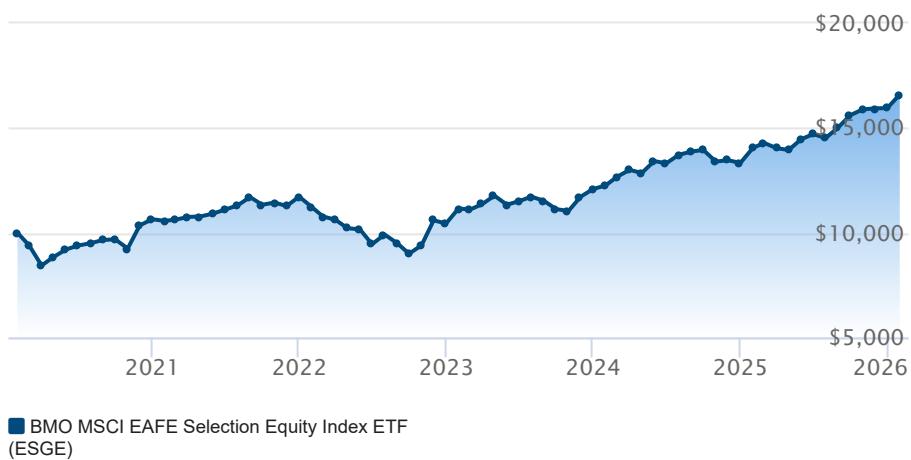
CALENDAR RETURN

as of January 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 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.

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Data Provided By Fundata

