

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2026

NVIDIA Corp	14.61%
Microsoft Corp	9.56%
Alphabet Inc Cl A	6.18%
Alphabet Inc Cl C	5.20%
Tesla Inc	3.83%
Eli Lilly and Co	2.63%
Johnson & Johnson	1.72%
Visa Inc Cl A	1.72%
Mastercard Inc Cl A	1.44%
Advanced Micro Devices Inc	1.21%



ASSET ALLOCATION

as of January 31, 2026

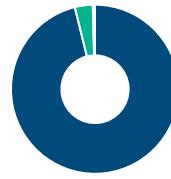
US Equity	95.96%
International Equity	3.85%
Cash and Equivalents	0.13%
Canadian Equity	0.06%



SECTOR ALLOCATION

as of January 31, 2026

Technology	47.02%
Financial Services	10.89%
Healthcare	10.43%
Consumer Goods	8.98%
Industrial Goods	5.70%
Other	16.98%



GEOGRAPHIC ALLOCATION

as of January 31, 2026

North America	96.15%
Europe	3.44%
Latin America	0.42%
Other	-0.01%

UNIVERSAL LIFE MARKET INDEXED ACCOUNT

US EQUITY

BMO MSCI USA Selection Equity Index ETF (ESGY)

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 USA ESG Leaders Index ETF seeks to replicate, to the extent possible, the performance of an ESG-focused U.S. equity index, net of expenses. Currently, BMO MSCI USA ESG Leaders Index ETF seeks to replicate the performance of the MSCI USA 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	0.68%	-1.04%	9.07%	11.02%	22.39%	16.38%	-	15.63%

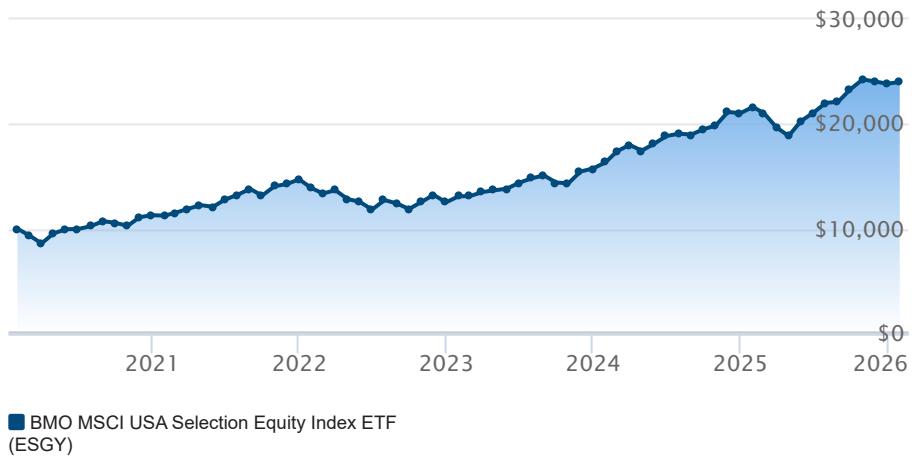
CALENDAR RETURN

as of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	13.40%	33.51%	25.83%	-14.91%	30.32%	-	-	-	-

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

