VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MARKET INDEXED ACCOUNT

BALANCED FUNDS

BMO Balanced ESG ETF (ZESG)

TOP HOLDINGS

as of October 31, 2026

BMO MSCI USA Selection Equity Index ETF (ESGY)	33.52%
BMO Government Bond Index ETF (ZGB)	25.28%
BMO MSCI Canada Selection Equity Idx ETF (ESGA)	14.93%
BMO MSCI EAFE Selection Equity Index ETF (ESGE)	11.26%
BMO ESG Corporate Bond Index ETF (ESGB)	10.04%
BMO ESG US Corporate Bond Hgd C$ Index ETF (ESGF)	4.95%
CANADIAN DOLLAR	0.02%
US DOLLAR	0.00%



ASSET ALLOCATION

as of October 31, 2026

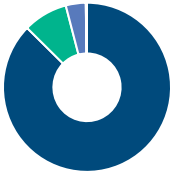
US Equity	32.34%
Canadian Government Bonds	24.41%
Canadian Equity	14.75%
International Equity	12.42%
Canadian Corporate Bonds	10.45%
Other	5.63%



SECTOR ALLOCATION

as of October 31, 2026

Fixed Income	40.23%
Technology	18.50%
Financial Services	12.98%
Healthcare	5.11%
Consumer Goods	3.99%
Other	19.19%



GEOGRAPHIC ALLOCATION

as of October 31, 2026

North America	87.37%
Europe	8.56%
Asia	3.84%
Latin America	0.11%
Multi-National	0.09%
Other	0.03%

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 Balanced ESG seeks to provide a balance of income and potential for long-term capital appreciation, primarily by investing in ETFs that provide exposure to a diversified portfolio of global equity and fixed income securities with ESG ratings higher than their peers.

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	-0.52%	0.50%	4.80%	6.98%	15.72%	7.68%	-	8.34%

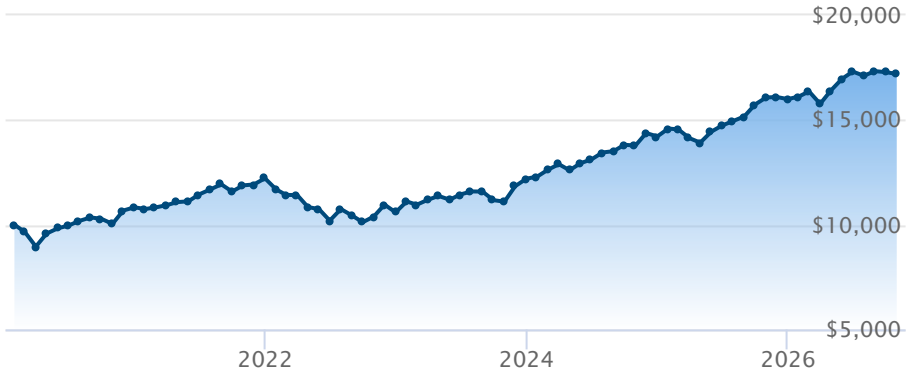
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Index	12.54%	16.57%	15.13%	-13.29%	12.81%	-	-	-	-

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO Balanced ESG ETF (ZESG)

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