BMO Insurance

Daily and Guaranteed Interest Accounts

Credited rates as of previous business day

CREDITING RATE FOR UL PLANS (NEW BUSINESS)

Wealth Dimensions	Daily	5 Year	10 Year	20 Year	30 Year
Daily/GIA, K (issued after October 2023*)	0.80%	2.80%	3.20%	3.64%	3.64%
Side Account GIA, K (issued after October 2023*)	0.80%	2.80%	3.20%	3.64%	3.64%

CREDITING RATE FOR UL PLANS (INFORCE)

Wealth Dimensions	Daily	5 Year	10 Year		
Daily/GIA, K (issued between July 2012* and October 2023*)	0.80%	2.80%	3.20%		
Side Account GIA, K (issued between July 2012* and October 2023*)	0.80%	2.80%	3.20%		
Life Dimensions	**Daily**	**5 Year**	**10 Year**	**20 Year**	**30 Year**
Daily/GIA, A (issued up to February 2003*)	0.80%	2.00%	3.00%		
Daily/GIA, B (issued between February 2003* and May 2005*)	0.80%	2.00%	3.00%		
Daily/GIA, C (issued between May 2005* and Nov 2010*)	0.80%	1.25%	2.00%		
Daily/GIA, G (issued between November 2010 and January 2012*)	0.80%	1.25%	1.50%		
Daily/GIA, H (issued between January 2012* and July 2012*)	0.80%	1.80%	2.20%		
Daily/GIA, K (issued between July 2012* and October 2023*)	0.80%	2.30%	2.70%		
Daily/GIA, K (issued between October 2023* and April 2025*)	0.80%	2.30%	2.70%	3.14%	3.14%
Side Account GIA, C (issued between May 2005* and Nov 2010*)	0.80%	0.85%	1.25%		
Side Account GIA, G (issued between November 2010* and January 2012*)	0.80%	0.85%	1.25%		
Side Account GIA, H (issued between January 2012* and July 2012*)	0.80%	1.80%	2.20%		
Side Account GIA, K (issued between July 2012* and October 2023*)	0.80%	2.30%	2.70%		
Side Account GIA, K (issued between October 2023* and April 2025*)	0.80%	2.30%	2.70%	3.14%	3.14%
Life Dimensions (Low Fees)	**Daily**	**5 Year**	**10 Year**	**20 Year**	**30 Year**
Daily/GIA, D (issued between May 2005* and Nov 2010*)	0.80%	2.75%	3.50%		
Daily/GIA, G (issued between November 2010* and January 2012*)	0.80%	2.75%	3.00%		
Daily/GIA, H (issued between January 2012* and July 2012*)	0.80%	2.30%	2.70%		
Daily/GIA, K (issued between July 2012* and October 2023*)	0.80%	2.80%	3.20%		
Daily/GIA, K (issued between October 2023* and April 2025*)	0.80%	2.80%	3.20%	3.64%	3.64%
Side Account GIA, D (issued between May 2005* and Nov 2010*)	0.80%	2.35%	2.75%		
Side Account GIA, G (issued between November 2010* and January 2012*)	0.80%	2.35%	2.75%		
Side Account GIA, H (issued between January 2012* and July 2012*)	0.80%	2.30%	2.70%		
Side Account GIA, K (issued between July 2012* and October 2023*)	0.80%	2.80%	3.20%		
Side Account GIA, K (issued between October 2023* and April 2025*)	0.80%	2.80%	3.20%	3.64%	3.64%
LifeProvider	**Daily**	**5 Year**	**10 Year**		
Daily/GIA, E (issued up to January 2012*)	0.80%	1.00%	1.50%		
Daily/GIA, I (issued between January 2012* and July 2012*)	0.80%	1.80%	2.20%		
Daily/GIA, L (issued between July 2012* and December 2016*)	0.80%	2.30%	2.70%		
LifeProvider (Low Fees)	**Daily**	**5 Year**	**10 Year**		
Daily/GIA, F (issued up to January 2012*)	0.80%	2.50%	3.00%		
Daily/GIA, I (issued between January 2012* and July 2012*)	0.80%	2.30%	3.00%		
Daily/GIA, L (issued between July 2012* and December 2018*)	0.80%	2.80%	3.20%		
UL Investment Loan Plan	**Daily**	**5 Year**	**10 Year**		
Daily/GIA, A (issued up to January 2012*)	0.80%	2.00%	3.00%		
Daily/GIA, J (issued between January 2012* and July 2012*)	0.80%	1.80%	2.20%		
Daily/GIA, J (issued between July 2012 * to March 2013)	0.80%	2.30%	2.70%		
Side Account GIA, J (issued between January 2012* and July 2012*)	0.80%	1.80%	2.20%		
Fund Accelerator	**Daily**	**5 Year**	**10 Year**		
Daily/GIA, A (issued up to May 2005*)	0.80%	2.00%	3.00%		
Daily/GIA, C (issued between May 2005* and May 2006*)	0.80%	1.25%	2.00%		
Side Account GIA, C (issued between May 2005* and May 2006*)	0.80%	0.85%	1.25%		

As Of November 06, 2026

Past performance is no guarantee of future performance. 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 dates are approximate. Refer to your Policy Statement to confirm your investment.*

BMO Insurance

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CREDITING RATE FOR UL PLANS (INFORCE)

Ultimate Dimension	Daily	5 Year	10 Year
Daily/GIA, Ultimate	1.80%	2.55%	3.00%

The current policy loan rate is 6.2% effective DEC 01, 2025.

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