VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

US EQUITY

AGF U.S. Small-Mid Cap Fund Mutual Fund Series

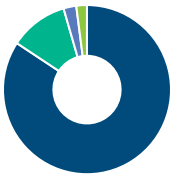
TOP HOLDINGS

as of October 31, 2026

Natera Inc	4.88%
LPL Financial Holdings Inc	4.81%
Illumina Inc	4.51%
Flex Ltd	3.94%
Caseys General Stores Inc	3.78%
XPO Logistics Inc	3.46%
HF Sinclair Corp	3.36%
Okta Inc Cl A	3.22%
Viking Holdings Ltd	3.21%
MongoDB Inc Cl A	3.16%

ASSET ALLOCATION

as of August 31, 2026



US Equity	84.27%
International Equity	11.24%
Canadian Equity	2.44%
Cash and Equivalents	2.05%

SECTOR ALLOCATION

as of August 31, 2026



Technology	21.25%
Healthcare	18.88%
Consumer Services	11.70%
Industrial Goods	10.00%
Financial Services	8.85%
Other	29.32%

GEOGRAPHIC ALLOCATION

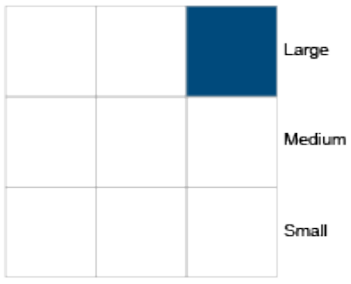
as of August 31, 2026



North America	88.76%
Europe	5.02%
Asia	3.94%
Latin America	2.27%
Other	0.01%

STYLE

as of October 31, 2026



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

The Fund's objective is to obtain superior capital growth. It invests primarily in shares of small and medium companies with superior growth potential in the U.S.

Category	U.S. Small/Mid Cap Equity
Managed By	AGF Investments Inc.
Inception Date	Jun 09, 1993
MER	2.55%
Total Assets ($ millions)	611.47

Fund Manager	Start Date
Mike Archibald	11/30/2024
Auritro Kundu	11/30/2024

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-8.74%	-9.91%	-12.80%	0.62%	18.74%	3.70%	11.83%	9.77%
Benchmark	1.65%	1.53%	7.18%	17.67%	20.82%	9.63%	11.49%	11.18%
Quartile	4	4	4	3	1	2	1	3

CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	8.75%	37.87%	-1.52%	-18.64%	4.19%	38.44%	23.36%	4.90%	23.20%
Benchmark	7.19%	24.39%	13.76%	-11.77%	20.00%	11.78%	21.65%	-2.87%	8.66%
Quartile	1	1	4	3	4	1	1	2	1

GROWTH OF $10,000

Annual values as of October 31, 2026



AGF U.S. Small-Mid Cap Fund Mutual Fund Series Dow Jones U.S. Small-Cap TR Index (C$)

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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.

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.

BMO Insurance

Data Provided By Fundata