VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

AGF Multi-Asset Growth and Income Pf MF

TOP HOLDINGS

as of October 31, 2026

AGF North American Div Inc Fd Ser MF	30.46%
AGF Global Dividend Fund Mutual Fund Series	24.63%
AGF Total Return Bond Fund MF Series	17.97%
AGF Credit Opportunities Fund Series Y	6.02%
AGF Enhanced U.S. Equity Income Fund Series MF	6.00%
Kensington Private Equity Fund Class F	4.01%
AGF SAF Private Credit Limited Partnership Cl A3	3.75%
AGF Systematic Global Infrastructure ETF (QIF)	2.95%
AGF Enhanced U.S. Income Plus Fund Series MF	2.49%
Cash and Cash Equivalents	1.71%

ASSET ALLOCATION

as of August 31, 2026



US Equity	33.11%
Canadian Equity	17.22%
Canadian Corporate Bonds	13.28%
International Equity	11.82%
Foreign Corporate Bonds	10.25%
Other	14.32%

SECTOR ALLOCATION

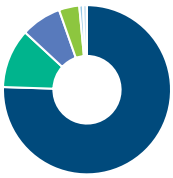
as of August 31, 2026



Fixed Income	26.21%
Technology	12.21%
Financial Services	11.33%
Cash and Cash Equivalent	6.71%
Healthcare	5.99%
Other	37.55%

GEOGRAPHIC ALLOCATION

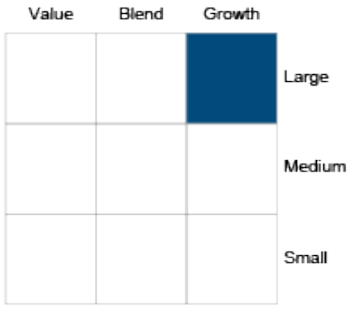
as of August 31, 2026



North America	75.51%
Europe	11.34%
Multi-National	7.76%
Asia	3.92%
Latin America	0.70%
Other	0.77%

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 provide long-term capital growth and income with moderate risk. The Fund uses an asset allocation approach. It invests primarily in a diversified mix of funds and ETFs that provide exposure to global equity and fixed-income securities.

Category	Global Equity Balanced
Managed By	AGF Investments Inc.
Inception Date	Jul 16, 1996
MER	2.49%
Total Assets ($ millions)	324.86

Fund Manager	Start Date
Stephen Duench	08/31/2015
Tom Nakamura	04/30/2025
David Stonehouse	04/30/2025

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	0.28%	-0.33%	2.11%	5.05%	12.01%	5.37%	5.36%	5.14%
Benchmark	-2.54%	-0.91%	4.90%	8.27%	17.78%	9.50%	9.75%	6.91%
Quartile	1	2	4	4	4	4	4	4

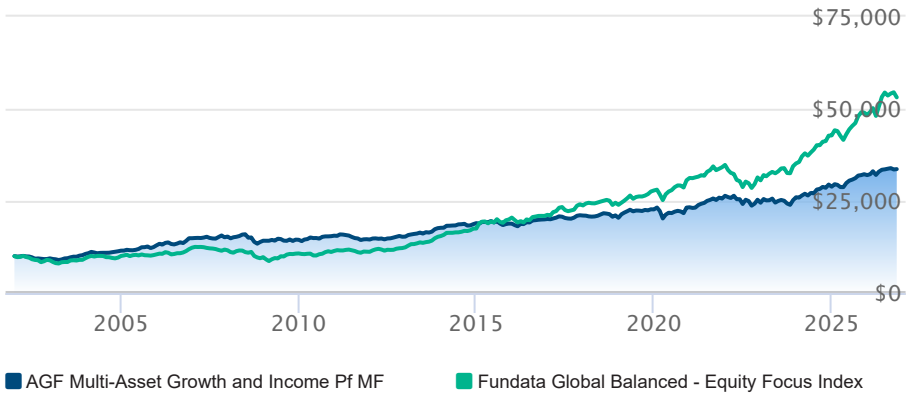
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	10.87%	11.06%	6.04%	-7.12%	13.39%	2.57%	11.15%	-2.92%	4.68%
Benchmark	13.15%	21.57%	15.07%	-12.03%	11.33%	12.17%	16.29%	0.72%	11.99%
Quartile	3	4	4	1	2	4	4	2	4

GROWTH OF $10,000

Annual values as of October 31, 2026



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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