

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of March 31, 2026

Royal Bank of Canada	2.88%
Barrick Mining Corp	2.81%
Atkinsrealis Group Inc	2.54%
Canada Government 3.25% 01-Jun-2035	2.48%
Brookfield Corp Cl A	2.26%
Agnico Eagle Mines Ltd	2.24%
Ontario Province 3.95% 02-Dec-2035	2.21%
Toronto-Dominion Bank	2.20%
Enbridge Inc	1.97%
Fairfax Financial Holdings Ltd	1.85%

ASSET ALLOCATION

as of January 31, 2026



Canadian Equity	39.22%
US Equity	17.41%
Canadian Government Bonds	14.72%
Canadian Corporate Bonds	12.18%
International Equity	9.18%
Other	7.29%

SECTOR ALLOCATION

as of January 31, 2026



Fixed Income	31.30%
Financial Services	19.08%
Technology	11.63%
Basic Materials	7.63%
Energy	6.42%
Other	23.94%

GEOGRAPHIC ALLOCATION

as of January 31, 2026



North America	88.95%
Europe	8.08%
Asia	1.31%
Latin America	0.41%
Multi-National	0.38%
Other	0.87%

STYLE

as of March 31, 2026

	Value	Blend	Growth
Large			█
Medium			
Small			

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT**

BALANCED FUNDS

Mackenzie Cundill Canadian Balanced Fund A

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 pursues long-term capital growth by investing mainly in Canadian equity and fixed-income securities. The levels of fixed-income and equity securities will range between 30% and 70% of the Fund's assets, depending on the manager's assessment of economic and market factors.

Category	Canadian Equity Balanced	Fund Manager	Start Date
Managed By	Mackenzie Financial Corporation	Dan Cooper	05/01/2013
Inception Date	Oct 07, 1998	Movin Mokbel	05/01/2013
MER	2.29%	Felix Wong	05/01/2013
Total Assets (\$ millions)	448.83	Konstantin Boehmer	07/01/2013

COMPOUND RETURN

as of March 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-3.96%	1.94%	6.92%	22.72%	14.40%	9.26%	6.55%	6.17%
Benchmark	-3.73%	3.05%	7.77%	25.50%	16.56%	11.50%	9.92%	7.92%
Quartile		3	2	1	1	1	1	4

CALENDAR RETURN

as of March 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	18.46%	15.76%	10.70%	-6.74%	13.57%	-3.59%	9.58%	-10.05%	4.34%
Benchmark	23.78%	17.11%	10.48%	-7.12%	17.62%	6.85%	18.83%	-6.34%	7.50%
Quartile		1	2	2	2	4	4	4	4

GROWTH OF \$10,000

Annual values as of March 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.

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