VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

US EQUITY

Dynamic American Fund Series A

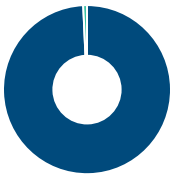
TOP HOLDINGS

as of September 30, 2026

NVIDIA Corp	7.49%
Amazon.com Inc	5.06%
Apple Inc	4.66%
Microsoft Corp	3.61%
JPMorgan Chase & Co	2.73%
Welltower Inc	2.55%
Bank of New York Mellon Corp	2.43%
Valero Energy Corp	2.43%
Broadcom Inc	2.42%
US Bancorp	2.35%

ASSET ALLOCATION

as of July 31, 2026



US Equity	99.30%
Cash and Equivalents	0.69%
Other	0.01%

SECTOR ALLOCATION

as of July 31, 2026



Financial Services	20.84%
Technology	19.38%
Consumer Services	11.82%
Healthcare	8.55%
Energy	6.80%
Other	32.61%

GEOGRAPHIC ALLOCATION

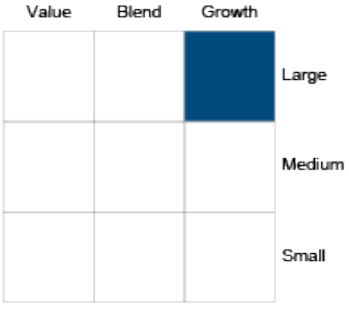
as of July 31, 2026



North America	100.00%

STYLE

as of September 30, 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

Dynamic American Fund seeks to achieve long-term capital growth by investing primarily in equity securities of United States based businesses. Before a fundamental change is made to the investment objective of the Fund, the prior approval of unitholders is required. This approval must be given by a resolution passed by a majority of the votes cast at a meeting of unitholders.

		Fund Manager	Start Date
Category	U.S. Equity		
Managed By	1832 Asset Management L.P.	David L. Fingold	05/19/2005
Inception Date	Aug 31, 1979		
MER	2.40%		
Total Assets ($ millions)	777.36		

COMPOUND RETURN

as of September 30, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	2.75%	-9.75%	7.21%	4.97%	16.01%	7.53%	10.19%	9.88%
Benchmark	1.97%	2.14%	19.96%	17.96%	24.88%	16.42%	16.23%	12.33%
Quartile	2	4	4	4	3	4	4	4

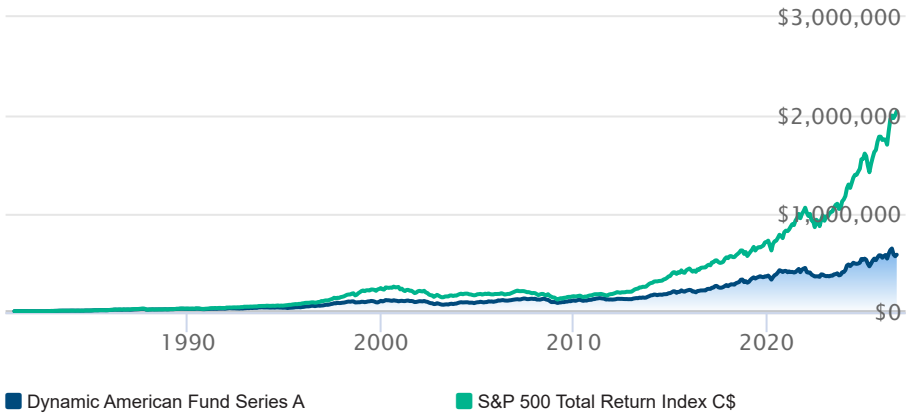
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	3.82%	31.02%	9.63%	-17.55%	7.10%	15.89%	21.07%	13.39%	11.29%
Benchmark	12.28%	36.01%	23.32%	-12.52%	28.16%	16.07%	25.18%	3.98%	13.80%
Quartile	4	2	4	3	4	2	4	1	3

GROWTH OF $10,000

Annual values as of September 30, 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