

## VOLATILITY



Based on 3 year standard deviation

## TOP HOLDINGS

as of November 30, 2025

Merrill Lynch Credit Default Swap variable 1.00% 20-Dec-2030	17.93%
Dynamic Short Term Credit PLUS Fund Series O	5.72%
Canada Government 2.75% 01-Dec-2055	4.28%
Canada Housing Trust No 1 3.60% 15-Sep-2035	3.45%
Cash and Cash Equivalents	3.17%
Ontario Province 2.65% 02-Dec-2050	3.08%
Quebec Province 3.10% 01-Dec-2051	2.99%
Ontario Province 2.90% 02-Jun-2049	2.94%
Scotia Mortgage Income Fund Series A	2.65%
Ontario Province 4.60% 02-Jun-2039	2.54%

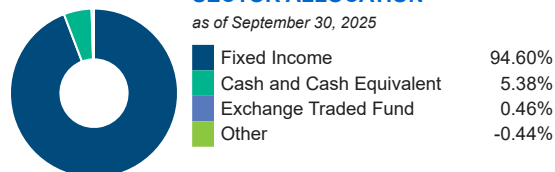
## ASSET ALLOCATION

as of September 30, 2025



## SECTOR ALLOCATION

as of September 30, 2025



## GEOGRAPHIC ALLOCATION

as of September 30, 2025



## STYLE

as of November 30, 2025

	Value	Blend	Growth
Large			
Medium			
Small			

UNIVERSAL LIFE  
CUSTOM PORTFOLIO INDEXED ACCOUNTS

## FIXED INCOME

## Dynamic Canadian Bond Fund Series 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

Dynamic Canadian Bond Fund seeks to provide income while preserving capital through investment in a diversified portfolio primarily of Canadian fixed income securities including government and corporate bonds. 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.

Category	Canadian Fixed Income	Fund Manager	Start Date
Managed By	1832 Asset Management L.P.	Derek Amery	02/20/2020
Inception Date	Aug 31, 1979		
MER	1.49%		
Total Assets (\$ millions)	2,158.92		

## COMPOUND RETURN

as of November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	0.23%	2.66%	2.22%	2.19%	3.72%	-0.76%	0.74%	6.34%
Benchmark	0.26%	2.84%	2.50%	3.28%	4.33%	-0.13%	2.09%	4.33%
Quartile	3	3	4	4	4	4	4	4

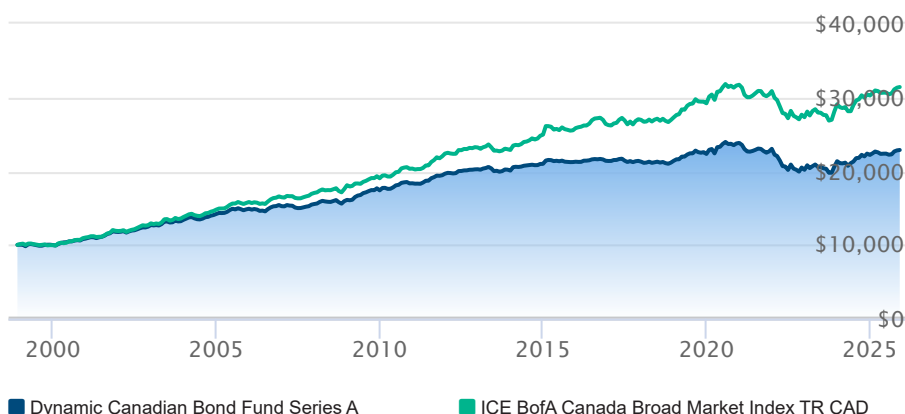
## CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	3.99%	5.79%	-12.37%	-3.36%	6.70%	4.33%	0.57%	-0.44%	0.46%
Benchmark	4.10%	6.38%	-11.46%	-2.71%	8.61%	6.97%	1.29%	2.70%	1.54%
Quartile	3	4	3	4	4	4	3	4	4

## GROWTH OF \$10,000

Annual values as of November 30, 2025



■ Dynamic Canadian Bond Fund Series A

■ ICE BofA Canada Broad Market Index TR CAD

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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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Data Provided By Fundata