

## VOLATILITY



Based on 3 year standard deviation

## TOP HOLDINGS

as of November 30, 2025

Cash and Cash Equivalents	8.73%
Linde PLC	3.47%
Enel SpA	3.00%
Agnico Eagle Mines Ltd	2.59%
Enbridge Inc	2.58%
Cheniere Energy Inc	2.28%
Siemens AG CI N	2.27%
Expand Energy Corp	2.07%
United States Treasury 3.88% 30-Jun-2030	2.04%
Welltower Inc	2.04%

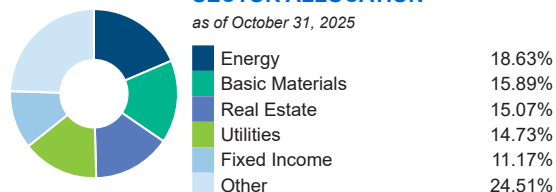
## ASSET ALLOCATION

as of October 31, 2025



## SECTOR ALLOCATION

as of October 31, 2025



## GEOGRAPHIC ALLOCATION

as of October 31, 2025



## STYLE

as of November 30, 2025

Value	Blend	Growth
		Large
		Medium
		Small

UNIVERSAL LIFE  
MANAGED INDEXED ACCOUNTS

## BALANCED FUNDS

## AGF Global Real Assets Fund Mutual Fund Series

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 portfolio diversification and long-term capital growth. It invests primarily in equities and equity-related securities of companies operating in industries and sectors associated with real assets and located around the world. Real assets include, but are not limited to, infrastructure, energy, precious metals and real estate.

Category	Global Equity Balanced	Fund Manager	Start Date
Managed By	AGF Investments Inc.	Jeff Kay	01/28/2019
Inception Date	Sep 17, 1993	Richard Fisher	04/30/2025
MER	2.78%		
Total Assets (\$ millions)	-		

## 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	1.73%	5.67%	10.21%	8.28%	6.34%	9.49%	7.28%	5.66%
Benchmark	-0.22%	6.14%	13.50%	14.60%	15.97%	9.85%	9.39%	6.84%
Quartile	1	2	3	4	4	2	2	3

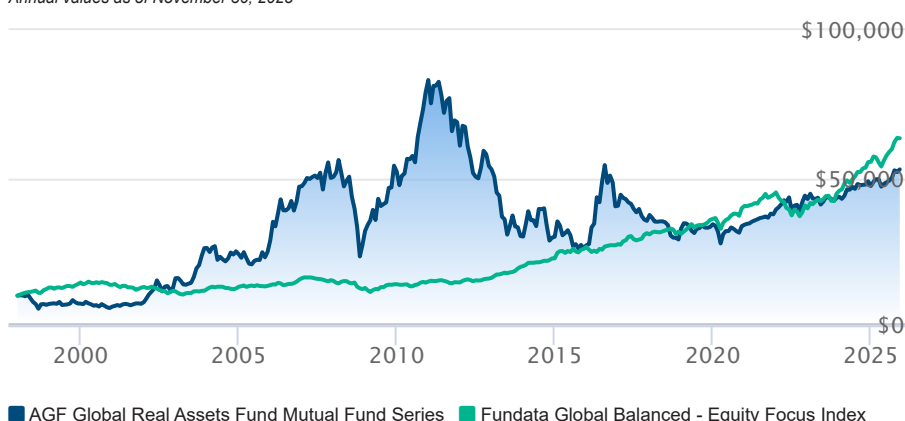
## CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	8.37%	1.76%	9.08%	15.20%	-0.51%	4.23%	-12.13%	-7.70%	49.52%
Benchmark	21.57%	15.07%	-12.03%	11.33%	12.17%	16.29%	0.72%	11.99%	3.66%
Quartile	4	4	1	1	4	4	4	4	1

## GROWTH OF \$10,000

Annual values as of November 30, 2025



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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