## VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

# AGF Global Real Assets Fund Mutual Fund Series

## TOP HOLDINGS

*as of October 31, 2026*

| | |
|---|---|
| Cash and Cash Equivalents | 5.13% |
| United States Treasury 0.50% 15-Jan-2028 | 3.42% |
| Cheniere Energy Inc | 3.08% |
| Glencore PLC | 2.97% |
| Anglo American PLC | 2.43% |
| Siemens AG Cl N | 2.28% |
| AGF US Market Neutral Anti-Beta CAD-Hdg ETF (QBTL) | 2.22% |
| Aena SME SA | 2.17% |
| Wheaton Precious Metals Corp | 2.11% |
| Schlumberger NV | 2.06% |

## ASSET ALLOCATION

*as of August 31, 2026*



| | |
|---|---|
| US Equity | 32.30% |
| International Equity | 32.05% |
| Canadian Equity | 15.51% |
| Cash and Equivalents | 7.70% |
| Foreign Government Bonds | 5.07% |
| Other | 7.37% |

## SECTOR ALLOCATION

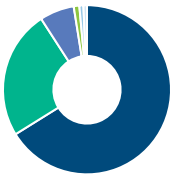
*as of August 31, 2026*



| | |
|---|---|
| Basic Materials | 23.05% |
| Energy | 19.46% |
| Real Estate | 15.58% |
| Utilities | 10.86% |
| Fixed Income | 10.79% |
| Other | 20.26% |

## GEOGRAPHIC ALLOCATION

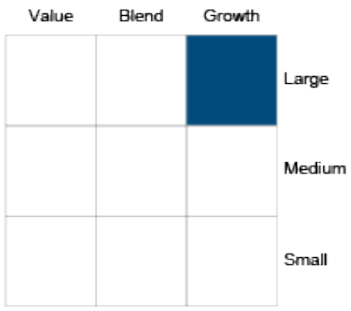
*as of August 31, 2026*



| | |
|---|---|
| North America | 66.19% |
| Europe | 24.63% |
| Asia | 6.65% |
| Multi-National | 1.08% |
| Latin America | 0.78% |
| Other | 0.67% |

## 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 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.

| | | Fund Manager | Start Date |
|---|---|---|---|
| **Category** | Global Equity Balanced | | |
| **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)** | 298.53 | | |

## 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 | -1.25% | -2.74% | -4.39% | 6.73% | 9.58% | 7.94% | 1.37% | 5.65% |
| Benchmark | -2.54% | -0.91% | 4.90% | 8.27% | 17.78% | 9.50% | 9.75% | 6.91% |
| Quartile | 2 | 4 | 4 | 3 | 4 | 2 | 4 | 4 |

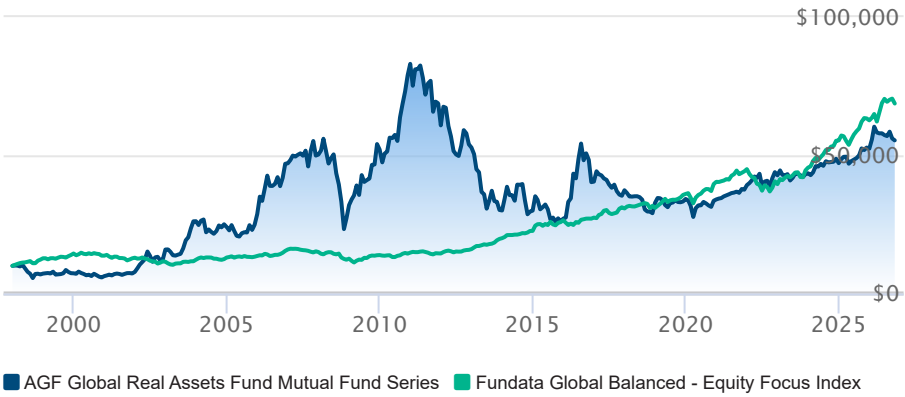
## CALENDAR RETURN

*as of October 31, 2026*

| Period | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|---|---|---|---|---|---|---|---|---|
| Designated Fund | 11.06% | 8.37% | 1.76% | 9.08% | 15.20% | -0.51% | 4.23% | -12.13% | -7.70% |
| Benchmark | 13.15% | 21.57% | 15.07% | -12.03% | 11.33% | 12.17% | 16.29% | 0.72% | 11.99% |
| Quartile | 3 | 4 | 4 | 1 | 1 | 4 | 4 | 4 | 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*