VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

Franklin Canadian Balanced Fd A

TOP HOLDINGS

as of September 30, 2026

Franklin Canadian Corporate Bd Fd O	16.35%
NVIDIA Corp	2.61%
Apple Inc	2.47%
Alphabet Inc Cl A	2.26%
CPPIB Capital Inc 3.35% 02-Dec-2030	2.24%
Microsoft Corp	2.13%
Royal Bank of Canada	1.99%
Bank of Montreal	1.73%
Canadian National Railway Co	1.59%
Toronto-Dominion Bank	1.58%

ASSET ALLOCATION

as of September 30, 2026



Canadian Equity	35.68%
US Equity	24.94%
Canadian Government Bonds	19.71%
Canadian Corporate Bonds	15.48%
Foreign Corporate Bonds	2.18%
Other	2.01%

SECTOR ALLOCATION

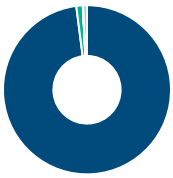
as of September 30, 2026



Fixed Income	37.49%
Technology	14.51%
Financial Services	13.62%
Energy	8.03%
Basic Materials	6.00%
Other	20.35%

GEOGRAPHIC ALLOCATION

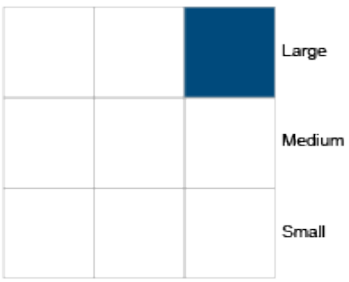
as of September 30, 2026



North America	97.95%
Europe	1.26%
Asia	0.03%
Latin America	0.03%
Other	0.73%

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

A balance of current income and long-term capital appreciation by investing primarily in Canadian equities and fixed income investments

Category	Canadian Neutral Balanced
Managed By	Franklin Templeton Investments Corp.
Inception Date	Nov 24, 2000
MER	2.15%
Total Assets ($ millions)	193.26

Fund Manager	Start Date
Garey Aitken	06/04/2013
Thomas O'Gorman	06/04/2013

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	-1.26%	-0.56%	4.88%	5.68%	11.22%	5.82%	4.79%	4.68%
Benchmark	-1.97%	-0.48%	4.18%	10.08%	15.53%	8.36%	7.40%	7.06%
Quartile	2	3	3	4	4	4	4	3

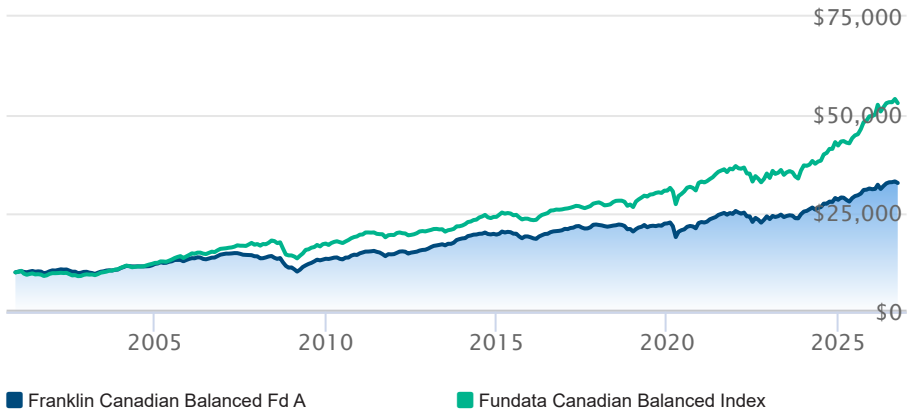
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	9.45%	11.72%	8.13%	-8.08%	12.33%	1.60%	10.11%	-7.53%	4.62%
Benchmark	17.74%	13.55%	9.43%	-8.20%	11.90%	7.61%	15.62%	-4.30%	6.22%
Quartile	4	4	3	3	2	4	4	4	4

GROWTH OF $10,000

Annual values as of September 30, 2026



The information contained on this page is related only to the designated fund or funds shown above. As part of a BMO Life Assurance Company policy, you do not purchase units in this designated fund or a legal interest in any security.

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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BMO Insurance

Data Provided By Fundata