## VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNT

BALANCED FUNDS

# CI Portfolio Series Conservative Balanced Fd A

## TOP HOLDINGS

*as of October 31, 2026*

| | |
|---|---|
| CI Canadian Bond Fund Series I | 22.15% |
| CI Enhanced Government Bond ETF (FGO) | 7.10% |
| CI Global Bond Currency Neutral Fund Series I | 6.63% |
| CI Munro Global Growth Equity Fund Series I | 4.23% |
| Canadian Equity Alpha Corporate Class (Series I) | 4.03% |
| Ci Private Market Growth Fund (Series I | 3.67% |
| CI Emerging Markets Corporate Class I | 3.64% |
| CI Global Short-Term Bond Fund Series A | 3.39% |
| International Equity Growth Pool Class I | 2.90% |
| U.S. Equity Value Pool Series I | 2.89% |

## ASSET ALLOCATION

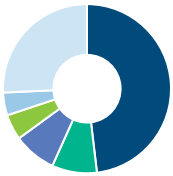
*as of October 31, 2026*



| | |
|---|---|
| Canadian Government Bonds | 19.53% |
| International Equity | 15.99% |
| Canadian Corporate Bonds | 12.98% |
| Canadian Equity | 12.60% |
| US Equity | 12.52% |
| Other | 26.38% |

## SECTOR ALLOCATION

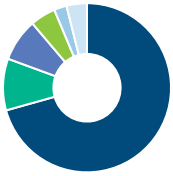
*as of October 31, 2026*



| | |
|---|---|
| Fixed Income | 48.11% |
| Technology | 8.65% |
| Financial Services | 8.26% |
| Mutual Fund | 4.90% |
| Energy | 4.36% |
| Other | 25.72% |

## GEOGRAPHIC ALLOCATION

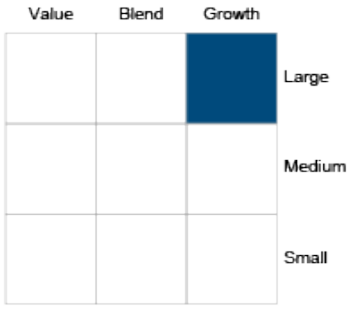
*as of October 31, 2026*



| | |
|---|---|
| North America | 70.70% |
| Europe | 9.88% |
| Asia | 8.17% |
| Multi-National | 4.90% |
| Latin America | 2.43% |
| Other | 3.92% |

## 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

This fund's objective is to provide a conservative total return with lower than average volatility by investing primarily directly in other mutual funds managed by CI GAM. Any change to the fundamental investment objective must be approved by a majority of votes cast at a meeting of unitholders held for that reason.

| | | Fund Manager | Start Date |
|---|---|---|---|
| **Category** | Global Neutral Balanced | | |
| **Managed By** | CI Global Asset Management | Alfred Lam | 07/25/2008 |
| **Inception Date** | Dec 17, 2001 | Stephen Lingard | 12/21/2021 |
| **MER** | 2.65% | | |
| **Total Assets ($ millions)** | 697.14 | | |

## 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 | -0.63% | -1.13% | 0.74% | 3.83% | 10.88% | 4.61% | 4.74% | 4.89% |
| Benchmark | -1.92% | -1.04% | 3.68% | 5.42% | 14.15% | 7.05% | 7.32% | 6.04% |
| Quartile | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |

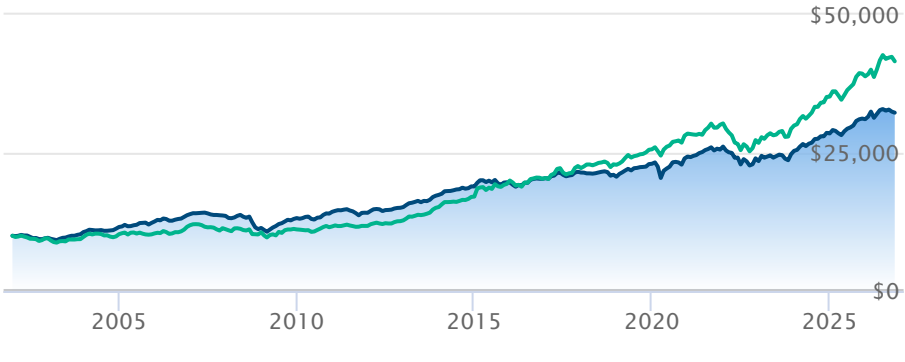
## CALENDAR RETURN

*as of October 31, 2026*

| Period | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|---|---|---|---|---|---|---|---|---|
| Designated Fund | 9.03% | 12.44% | 7.91% | -10.09% | 7.44% | 5.66% | 11.35% | -3.52% | 4.96% |
| Benchmark | 10.42% | 17.48% | 11.69% | -11.62% | 6.48% | 11.12% | 12.26% | 2.68% | 8.66% |
| Quartile | 3 | 3 | 4 | 2 | 4 | 3 | 4 | 3 | 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.***

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BMO Insurance

*Data Provided By Fundata*