

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2026

Franklin U.S. Core Equity Fund Series O	16.88%
Franklin Canadian Core Equity Fund Series O	8.34%
Franklin FTSE U.S. Index ETF (FLAM)	8.03%
Franklin ClearBridge Canadian Equity Fund O	7.42%
Franklin Canadian Core Plus Bd Fd O	7.37%
Franklin International Core Equity Fund Series O	6.57%
Franklin FTSE Canada All Cap Index ETF (FLCD)	5.67%
Franklin Putnam U.S. Large Cap Value Fund Series O	5.62%
Franklin U.S. Opportunities Fund Series O	4.65%
Templeton Emerging Markets Fund Series O	4.41%

ASSET ALLOCATION

as of December 31, 2025



US Equity	39.30%
Canadian Equity	22.85%
International Equity	19.60%
Canadian Government Bonds	5.62%
Canadian Corporate Bonds	4.88%
Other	7.75%

SECTOR ALLOCATION

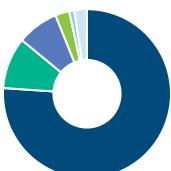
as of December 31, 2025



Technology	17.93%
Exchange Traded Fund	16.48%
Fixed Income	15.81%
Financial Services	11.37%
Mutual Fund	5.64%
Other	32.77%

GEOGRAPHIC ALLOCATION

as of December 31, 2025



North America	76.09%
Europe	9.84%
Asia	7.97%
Multi-National	2.70%
Latin America	0.97%
Other	2.43%

STYLE

as of January 31, 2026

UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNT

BALANCED FUNDS

Franklin Quotential Growth Portfolio 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

The Portfolio's investment objective is to provide long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds, with additional stability derived from investing in income mutual funds.

Category	Global Equity Balanced	Fund Manager	Start Date
Managed By	Franklin Templeton Investments Corp.	Franklin Templeton Investments Corp.	05/15/2025
Inception Date	Aug 19, 2002		
MER	2.04%		
Total Assets (\$ millions)			623.16

COMPOUND RETURN

as of January 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	1.41%	1.48%	9.42%	11.11%	13.27%	8.96%	7.19%	5.68%
Benchmark	1.51%	0.17%	8.32%	11.23%	15.36%	9.53%	9.53%	6.81%
Quartile	3	3	2	2	2	2	3	3

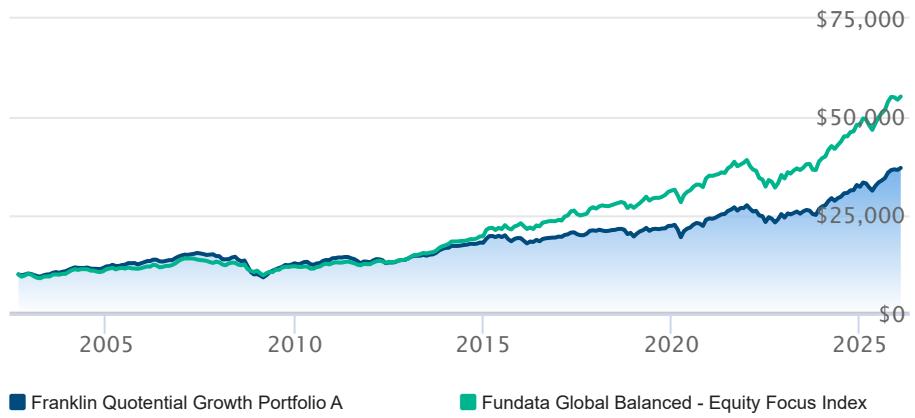
CALENDAR RETURN

as of January 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	13.27%	18.28%	11.73%	-11.46%	13.81%	8.45%	13.84%	-6.84%	7.49%
Benchmark	13.15%	21.57%	15.07%	-12.03%	11.33%	12.17%	16.29%	0.72%	11.99%
Quartile	2	2	2	3	2	3	3	4	4

GROWTH OF \$10,000

Annual values as of January 31, 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.

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.