

## VOLATILITY



Based on 3 year standard deviation

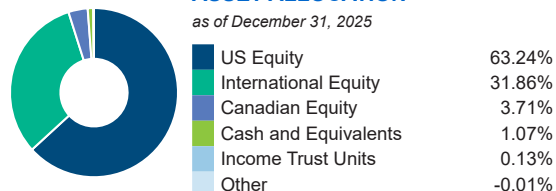
## TOP HOLDINGS

as of January 31, 2026

|  |        |
|--|--------|
| Franklin U.S. Core Equity Fund Series O            | 27.23% |
| Franklin FTSE U.S. Index ETF (FLAM)                | 12.71% |
| Franklin International Core Equity Fund Series O   | 11.08% |
| Franklin Putnam U.S. Large Cap Value Fund Series O | 9.08%  |
| Franklin U.S. Opportunities Fund Series O          | 7.53%  |
| Templeton Emerging Markets Fund Series O           | 6.88%  |
| Franklin International Equity Index ETF (FLUR)     | 4.74%  |
| Franklin Emerging Markets Core Equity Fund Ser O   | 4.60%  |
| Franklin U.S. Rising Dividends Fund Series O       | 4.46%  |
| Franklin ClearBridge Intl Gth Fd Ser O             | 4.29%  |

## ASSET ALLOCATION

as of December 31, 2025



## SECTOR ALLOCATION

as of December 31, 2025



## GEOGRAPHIC ALLOCATION

as of December 31, 2025



## STYLE

as of January 31, 2026

| Value | Blend | Growth |
|-------|-------|--------|
|       |       | Large  |
|       |       | Medium |
|       |       | Small  |

UNIVERSAL LIFE  
MANAGED PORTFOLIO INDEXED ACCOUNT

## INTERNATIONAL EQUITY

## Franklin Quotential Diversified Equity Port 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

Long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds.

|                            |                                      |                                      |            |
|----------------------------|--------------------------------------|--------------------------------------|------------|
| Category                   | Global Equity                        | Fund Manager                         | Start Date |
| Managed By                 | Franklin Templeton Investments Corp. | Franklin Templeton Investments Corp. | 05/15/2025 |
| Inception Date             | Jun 09, 2003                         |                                      |            |
| MER                        | 2.16%                                |                                      |            |
| Total Assets (\$ millions) | 459.35                               |                                      |            |

## 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 | 2.05% | 0.88% | 9.99%  | 10.83% | 15.80% | 9.93%  | 8.69%  | 6.88%     |
| Benchmark       | 2.09% | 0.95% | 10.80% | 14.53% | 19.47% | 13.11% | 12.43% | 8.92%     |
| Quartile        | 2     | 2     | 2      | 2      | 2      | 3      | 3      | 2         |

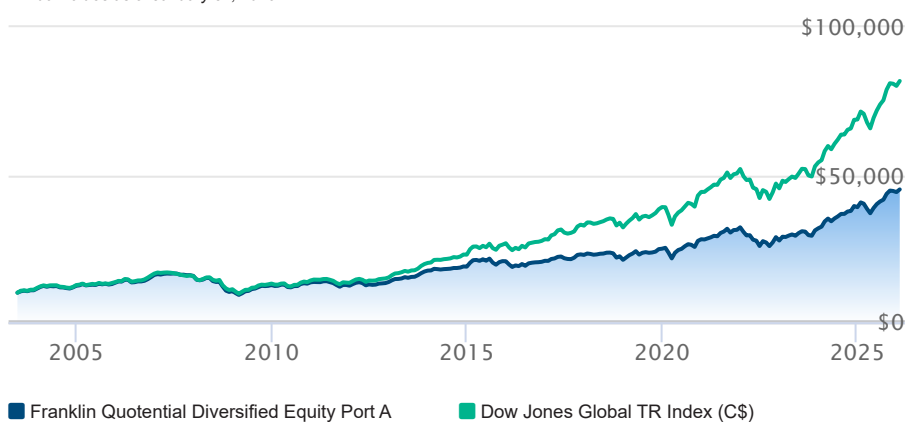
## CALENDAR RETURN

as of January 31, 2026

| Period          | 2025   | 2024   | 2023   | 2022    | 2021   | 2020   | 2019   | 2018   | 2017   |
|-----------------|--------|--------|--------|---------|--------|--------|--------|--------|--------|
| Designated Fund | 13.14% | 22.48% | 15.00% | -13.94% | 14.40% | 12.82% | 17.89% | -7.34% | 9.63%  |
| Benchmark       | 16.60% | 26.84% | 19.37% | -12.64% | 17.62% | 13.15% | 21.41% | -1.79% | 16.29% |
| Quartile        | 2      | 2      | 3      | 3       | 3      | 2      | 3      | 3      | 4      |

## GROWTH OF \$10,000

Annual values as of January 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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