

VOLATILITY



Based on 3 year standard deviation

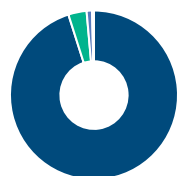
TOP HOLDINGS

as of July 31, 2025

USD Currency	2.58%
CAD Currency	0.82%
HUB International Ltd 7.25% 15-Jun-2030	0.79%
Medline Borrower LP 5.25% 01-Oct-2029	0.77%
Hilcorp Energy I LP 6.25% 01-Nov-2028	0.74%
Cloud Software Group Inc 6.50% 31-Mar-2029	0.70%
VENTURE GLOBAL PLAQUE SR SECURED 144A 6.75% 15-Jan-2036	0.64%
W R Grace Holdings LLC 4.88% 15-Jun-2027	0.62%
Dish Network Corp 11.75% 15-Nov-2027	0.60%
Roblox Corp 3.88% 01-May-2030	0.58%

ASSET ALLOCATION

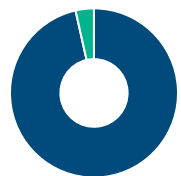
as of July 31, 2025



Foreign Corporate Bonds	95.08%
Cash and Equivalents	3.52%
Foreign Bonds - Other	1.05%
Canadian Government Bonds	0.35%

SECTOR ALLOCATION

as of July 31, 2025



Fixed Income	96.48%
Cash and Cash Equivalent	3.52%

GEOGRAPHIC ALLOCATION

as of July 31, 2025



North America	100.00%
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STYLE

as of July 31, 2025

Value	Blend	Growth	
			Large
			Medium
			Small

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS

FIXED INCOME

BMO U.S. High Yield Bond Fund Advisor Series

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 high level of total return through a combination of income and capital appreciation by investing primarily in fixed income securities issued by United States corporations.

Category	High Yield Fixed Income	Fund Manager	Start Date
Managed By	BMO Investments Inc.	Daniel DeYoung	11/12/2021
Inception Date	Nov 11, 2009	Spencer Sutcliffe	05/28/2025
MER	1.60%		
Total Assets (\$ millions)	390.03		

COMPOUND RETURN

as of July 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	0.07%	2.84%	2.39%	4.70%	4.92%	2.85%	2.37%	3.59%
Benchmark	1.52%	4.11%	0.97%	9.96%	12.00%	4.98%	5.65%	5.99%
Quartile	4	4	2	4	4	4	4	2

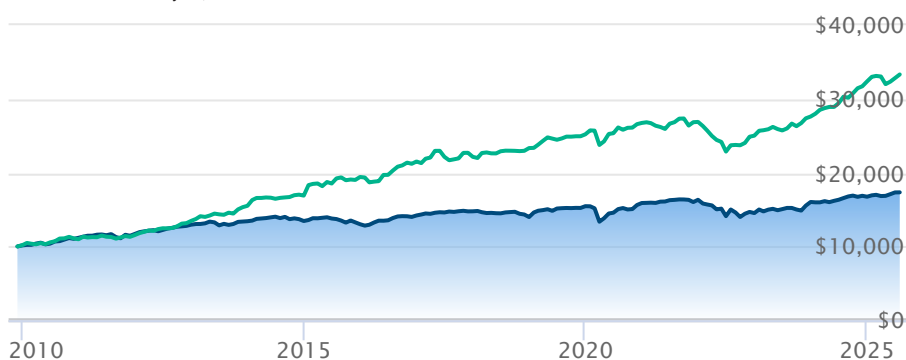
CALENDAR RETURN

as of July 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	4.44%	10.35%	-11.02%	2.74%	2.79%	10.53%	-5.27%	3.97%	9.10%
Benchmark	17.23%	10.36%	-6.92%	0.50%	6.14%	7.98%	5.36%	2.96%	10.80%
Quartile	4	2	4	4	4	3	4	4	4

GROWTH OF \$10,000

Annual values as of July 31, 2025



■ BMO U.S. High Yield Bond Fund Advisor Series ■ ICE BofA Global High Yield Index TR CAD

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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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Data Provided By Fundata