VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNT

FIXED INCOME

BMO Fixed Income ETF Portfolio Advisor Series

TOP HOLDINGS

as of September 30, 2026

BMO Mid-Term U.S. IG Corp Bond Hedged to CAD (ZMU)	31.77%
BMO Emerging Markets Bond Hgd to CAD Index (ZEF)	12.06%
BMO High Yield US Corp Bd Hdg to CAD Ind ETF (ZHY)	11.84%
BMO Core Plus Bond Fund ETF (ZCPB)	10.46%
BMO Aggregate Bond Index ETF (ZAG)	9.73%
BMO Short Corporate Bond Index ETF (ZCS)	7.81%
BMO Canadian MBS Index ETF (ZMBS)	5.31%
BMO Long Federal Bond Index ETF (ZFL)	5.29%
BMO AAA CLO ETF C$ (ZAAA)	3.14%
BMO BBB CLO ETF BMO BBB CLO ETF	1.56%

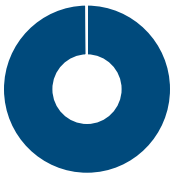
ASSET ALLOCATION

as of September 30, 2026

Foreign Corporate Bonds	46.46%
Canadian Bonds - Other	15.96%
Canadian Government Bonds	12.31%
Foreign Government Bonds	10.90%
Canadian Corporate Bonds	9.84%
Other	4.53%

SECTOR ALLOCATION

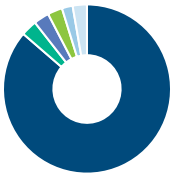
as of September 30, 2026



Fixed Income	100.31%
Financial Services	0.10%
Cash and Cash Equivalent	-0.41%

GEOGRAPHIC ALLOCATION

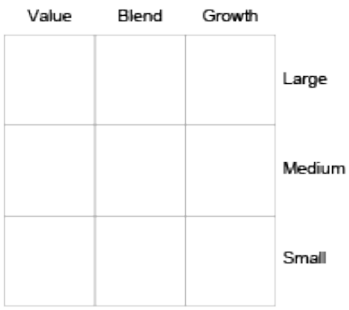
as of September 30, 2026



North America	86.30%
Europe	3.08%
Latin America	2.98%
Asia	2.83%
Africa and Middle East	2.07%
Other	2.74%

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

This fund's objective is to preserve the value of your investment by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income securities. The fund may also invest in other mutual funds or invest directly in individual fixed income securities and cash or cash equivalents. The fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Category	Global Core Plus Fixed Income
Managed By	BMO Investments Inc.
Inception Date	Aug 12, 2013
MER	1.01%
Total Assets ($ millions)	373.87

Fund Manager	Start Date
Steven Shepherd	09/01/2014
Sadiq S. Adatia, CFA	10/05/2021
Taylor Evans	05/28/2025

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	-2.19%	-3.39%	-2.39%	-2.67%	3.45%	-0.80%	0.38%	1.22%
Benchmark	-0.38%	-3.13%	-0.91%	-1.73%	5.02%	-0.24%	0.50%	3.32%
Quartile	4	3	4	3	3	3	3	3

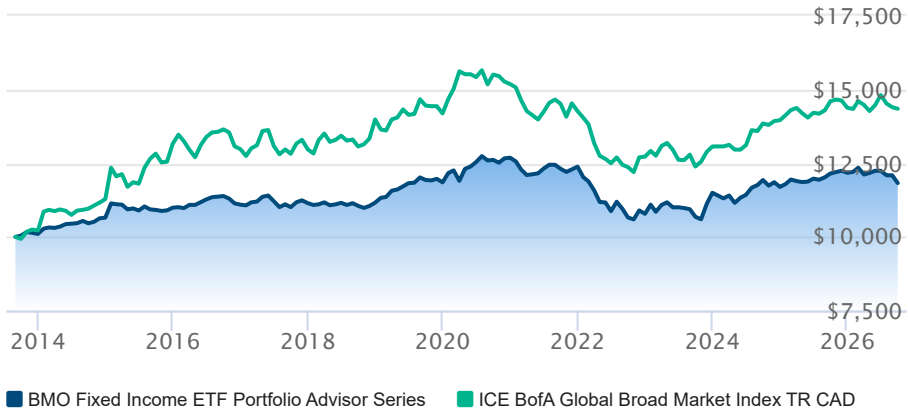
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	4.11%	1.73%	6.61%	-12.92%	-2.39%	7.06%	6.15%	0.15%	0.47%
Benchmark	3.01%	6.80%	2.72%	-10.83%	-6.05%	7.03%	1.45%	7.82%	-0.08%
Quartile	2	4	1	4	3	3	2	3	3

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.

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.

BMO Insurance

Data Provided By Fundata