VOLATILITY

Based on 3 year standard deviation

BMO Income ETF Portfolio - Advisor Series

TOP HOLDINGS

as of October 31, 2026

BMO Aggregate Bond Index ETF (ZAG)	19.04%
BMO Mid-Term U.S. IG Corp Bond Hedged to CAD (ZMU)	15.37%
BMO Core Plus Bond Fund ETF (ZCPB)	11.04%
BMO S&P 500 Index ETF (ZSP)	8.71%
BMO S&P/TSX Capped Composite Index ETF (ZCN)	6.99%
BMO Emerging Markets Bond Hgd to CAD Index (ZEF)	6.01%
BMO Short Corporate Bond Index ETF (ZCS)	5.84%
BMO MSCI EAFE Index ETF (ZEA)	5.30%
BMO Global Equity Fund Series I	5.23%
BMO High Yield US Corp Bd Hdg to CAD Ind ETF (ZHY)	3.80%

ASSET ALLOCATION

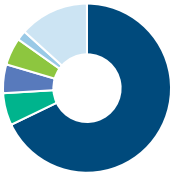
as of October 31, 2026



Foreign Corporate Bonds	20.21%
International Equity	14.94%
Canadian Government Bonds	14.92%
Canadian Bonds - Other	14.45%
Canadian Corporate Bonds	10.10%
Other	25.38%

SECTOR ALLOCATION

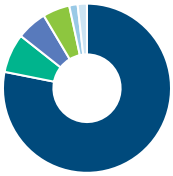
as of October 31, 2026



Fixed Income	67.90%
Technology	6.15%
Financial Services	5.50%
Mutual Fund	5.23%
Energy	1.86%
Other	13.36%

GEOGRAPHIC ALLOCATION

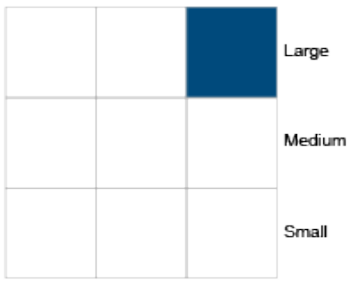
as of October 31, 2026



North America	78.11%
Multi-National	7.48%
Asia	5.83%
Europe	5.18%
Latin America	1.61%
Other	1.79%

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 preserve the value of your investment by investing primarily in exchange traded funds that invest in fixed income securities with a lesser exposure to exchange traded funds that invest in Canadian, U.S. and international equity securities. The fund may also invest in other mutual funds or invest directly in individual fixed income or equity securities and cash or cash equivalents.

Category	Canadian Fixed Income Balanced	**Fund Manager**	**Start Date**
Managed By	BMO Investments Inc.	Taylor Evans	05/28/2025
Inception Date	Aug 12, 2013		
MER	1.67%		
Total Assets ($ millions)	1,717.70		

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	-0.25%	-1.02%	0.39%	1.72%	7.96%	2.21%	2.63%	3.34%
Benchmark	1.45%	0.46%	1.69%	4.46%	10.17%	4.03%	4.25%	5.54%
Quartile	4	4	4	4	3	4	4	4

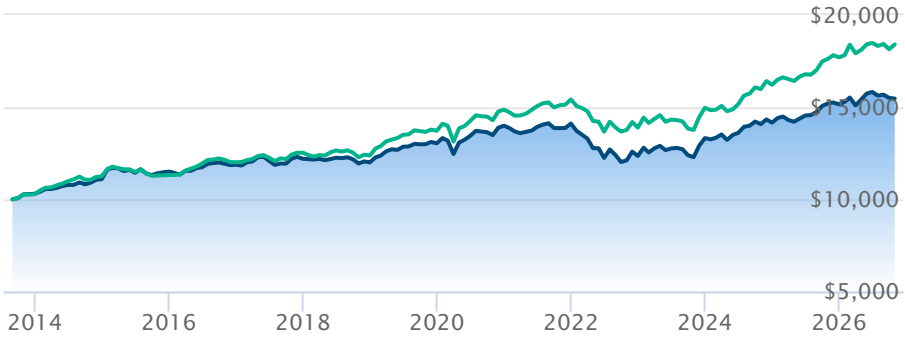
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	7.00%	6.31%	7.83%	-12.45%	0.84%	7.31%	8.63%	-1.58%	2.73%
Benchmark	9.15%	8.33%	7.79%	-9.93%	3.73%	8.35%	10.87%	-1.25%	4.30%
Quartile	3	4	2	4	4	2	3	3	4

GROWTH OF $10,000

Annual values as of October 31, 2026



BMO Income ETF Portfolio - Advisor Series

Fundata Canadian Balanced - Fixed Income Focus Idx

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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.

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