## VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNT

BALANCED FUNDS

# BMO Growth ETF Portfolio - Advisor Series

## TOP HOLDINGS

*as of October 31, 2026*

| | |
|---|---|
| BMO S&P 500 Index ETF (ZSP) | 21.56% |
| BMO S&P/TSX Capped Composite Index ETF (ZCN) | 20.10% |
| BMO MSCI EAFE Index ETF (ZEA) | 16.28% |
| BMO Global Equity Fund Series I | 12.43% |
| BMO MSCI Emerging Markets Index ETF (ZEM) | 5.15% |
| BMO Core Plus Bond Fund ETF (ZCPB) | 4.59% |
| BMO Aggregate Bond Index ETF (ZAG) | 4.44% |
| BMO Mid-Term U.S. IG Corp Bond Hedged to CAD (ZMU) | 3.50% |
| BMO NASDAQ 100 Equity Index ETF (ZNQ) | 2.59% |
| ROUNDHILL MEMORY ETF ROUNDHILL MEMORY ETF | 1.83% |

## ASSET ALLOCATION

*as of October 31, 2026*



| | |
|---|---|
| International Equity | 37.84% |
| US Equity | 25.39% |
| Canadian Equity | 19.62% |
| Canadian Bonds - Other | 4.66% |
| Foreign Corporate Bonds | 4.42% |
| Other | 8.07% |

## SECTOR ALLOCATION

*as of October 31, 2026*



| | |
|---|---|
| Technology | 17.32% |
| Fixed Income | 15.59% |
| Financial Services | 15.17% |
| Mutual Fund | 12.43% |
| Healthcare | 6.01% |
| Other | 33.48% |

## GEOGRAPHIC ALLOCATION

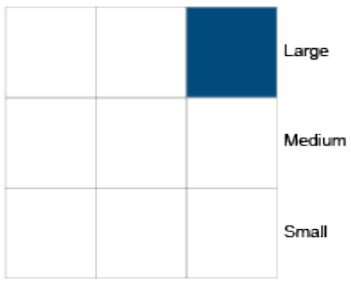
*as of October 31, 2026*



| | |
|---|---|
| North America | 60.69% |
| Multi-National | 14.48% |
| Asia | 11.77% |
| Europe | 11.50% |
| Latin America | 0.73% |
| Other | 0.83% |

## 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 provide long-term growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international equity securities and, to a lesser extent, fixed income securities. The fund may also invest in other mutual funds or invest directly in individual fixed income and equity 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 Equity Balanced | **Fund Manager** | **Start Date** |
| **Managed By** | BMO Investments Inc. | Taylor Evans | 05/28/2025 |
| **Inception Date** | Aug 12, 2013 | | |
| **MER** | 1.72% | | |
| **Total Assets ($ millions)** | 5,759.03 | | |

## 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 | -2.28% | -1.20% | 3.71% | 8.52% | 16.76% | 8.25% | 8.11% | 8.05% |
| Benchmark | -2.54% | -0.91% | 4.90% | 8.27% | 17.78% | 9.50% | 9.75% | 6.91% |
| Quartile | 4 | 3 | 3 | 3 | 2 | 2 | 2 | 2 |

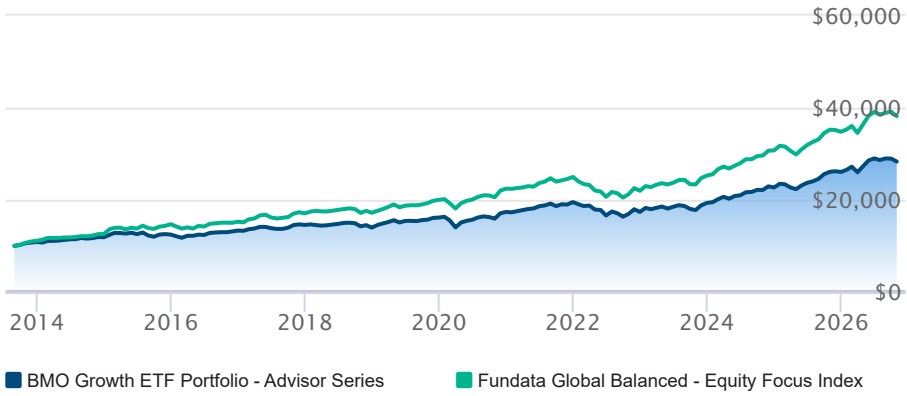
## CALENDAR RETURN

*as of October 31, 2026*

| Period | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|---|---|---|---|---|---|---|---|---|
| Designated Fund | 14.93% | 17.28% | 11.29% | -11.01% | 12.36% | 7.53% | 15.67% | -4.02% | 9.18% |
| Benchmark | 13.15% | 21.57% | 15.07% | -12.03% | 11.33% | 12.17% | 16.29% | 0.72% | 11.99% |
| Quartile | 2 | 2 | 3 | 2 | 3 | 3 | 2 | 2 | 3 |

## GROWTH OF $10,000

*Annual values as of October 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.***

*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*