Based on 3 year standard deviation

TOP HOLDINGS

as of October 31, 2025

Alimentation Couche-Tard Inc CI A
Aon PLC CI A
Berkshire Hathaway Inc CI B
CACI International Inc CI A
HCA Healthcare Inc
JPMorgan Chase & Co
Microsoft Corp
Parsons Corp
Progressive Corp
Visa Inc CI A

ASSET ALLOCATION

as of September 30, 2025



SECTOR ALLOCATION



GEOGRAPHIC ALLOCATION

as of September 30, 2025

Other



| | Growth | Blend | Value | STYLE |
|--------|--------|-------|-------|------------------------|
| Large | | | | as of October 31, 2025 |
| Medium | | | | |
| | | | | |

Fidelity American Equity Class Series 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

The Fund aims to achieve long-term capital growth. It seeks a similar return to its underlying fund, which is also managed by Fidelity, by investing substantially all of its assets in units of that fund. The underlying fund aims to achieve long-term capital growth by investing primarily in equity securities of U.S. companies.

 Category
 U.S. Equity
 Fund Manager
 Start Date

 Managed By
 Fidelity Investments Canada ULC
 Steve MacMillan
 12/30/2013

 Inception Date
 Dec 30, 2013

 MER
 2.44%

Total Assets (\$ millions) 214.80

COMPOUND RETURN

as of October 31, 2025

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|-----------------|--------|-------|--------|--------|--------|--------|--------|-----------|
| Designated Fund | -0.27% | 3.75% | 1.15% | 2.87% | 11.09% | 9.27% | 7.32% | 9.91% |
| Benchmark | 3.05% | 9.59% | 25.45% | 22.34% | 23.77% | 18.85% | 15.44% | 12.26% |
| Quartile | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |

CALENDAR RETURN

as of October 31, 2025

8.67%

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|-----------------|--------|--------|---------|--------|--------|--------|-------|--------|--------|
| Designated Fund | 23.31% | 8.95% | -9.95% | 24.16% | 2.69% | 17.00% | 5.23% | 5.96% | -5.04% |
| Benchmark | 36.01% | 23.32% | -12.52% | 28.16% | 16.07% | 25.18% | 3.98% | 13.80% | 8.65% |
| Quartile | 3 | 4 | 2 | 2 | 4 | 4 | 1 | 4 | 4 |

GROWTH OF \$10,000

Annual values as of October 31, 2025



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.

Small

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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