

## VOLATILITY



Based on 3 year standard deviation

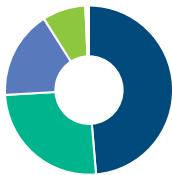
## TOP HOLDINGS

as of December 31, 2025

BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	13.07%
Freedom 100 Emerging Markets ETF (FRDM)	12.29%
BMO Long-Term US Treasury Bond Index ETF US\$ (ZTL.U)	9.28%
Invesco S&P 500 Eq Wght ETF (RSP)	9.09%
BMO S&P 500 Hedged to CAD Index ETF (ZUE)	8.98%
iShares 20 Plus Year Treasury Bond ETF (TLT)	7.69%
BMO MSCI Emerging Markets Index ETF (ZEM)	7.38%
USD Currency	4.84%
BMO Clean Energy Index ETF (ZCLN)	3.77%
Energy Select Sector SPDR ETF (XLE)	3.69%

## ASSET ALLOCATION

as of December 31, 2025



International Equity	48.66%
US Equity	25.44%
Foreign Government Bonds	16.89%
Cash and Equivalents	8.31%
Canadian Corporate Bonds	0.37%
Other	0.33%

## SECTOR ALLOCATION

as of December 31, 2025



## GEOGRAPHIC ALLOCATION

as of December 31, 2025



North America	51.04%
Multi-National	22.68%
Asia	13.03%
Europe	10.36%
Latin America	1.81%
Other	1.08%

## STYLE

as of December 31, 2025

Value      Blend      Growth


## UNIVERSAL LIFE MANAGED INDEXED ACCOUNT

## BALANCED FUNDS

### BMO Tactical Balanced ETF Fund 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

This fund's objective is to provide long-term capital growth and preservation of capital by investing primarily in a diversified portfolio of global equity and fixed income exchange traded funds. The fund's asset mix may be changed over time to reflect the portfolio manager's outlook for each asset class.

Category	Tactical Balanced	Fund Manager	Start Date
Managed By	BMO Investments Inc.	Larry Berman	05/27/2022
Inception Date	Apr 17, 2015		
MER	1.78%		
Total Assets (\$ millions)	169.07		

#### COMPOUND RETURN

as of December 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-0.11%	2.15%	8.63%	14.63%	8.49%	4.55%	3.53%	3.61%
Benchmark	-1.26%	0.21%	6.84%	10.42%	13.16%	6.40%	6.87%	5.97%
Quartile	1	1	1	1	4	4	4	1

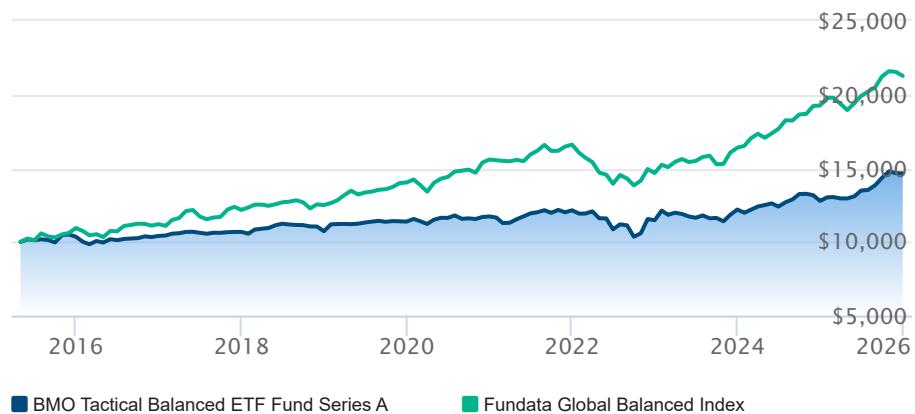
#### CALENDAR RETURN

as of December 31, 2025

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	14.63%	4.78%	6.33%	-5.56%	3.56%	3.08%	6.10%	0.41%	2.62%
Benchmark	10.42%	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%
Quartile	1	4	3	1	4	3	4	1	4

#### GROWTH OF \$10,000

Annual values as of December 31, 2025



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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