

VOLATILITY



Based on 3 year standard deviation

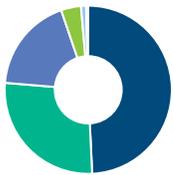
TOP HOLDINGS

as of April 30, 2026

| | |
|---|--------|
| Freedom 100 Emerging Markets ETF (FRDM) | 14.04% |
| BMO MSCI EAFE Hedged to CAD Index ETF (ZDM) | 12.94% |
| iShares 20 Plus Year Treasury Bond ETF (TLT) | 9.97% |
| Invesco S&P 500 Eql Wght ETF (RSP) | 8.97% |
| BMO S&P 500 Hedged to CAD Index ETF (ZUE) | 8.79% |
| BMO Long-Term US Treasury Bond Index ETF US\$ (ZTL.U) | 8.47% |
| BMO MSCI Emerging Markets Index ETF (ZEM) | 7.93% |
| BMO Clean Energy Index ETF (ZCLN) | 4.42% |
| iShares Expanded Tech-Software Sector ETF (IGV) | 3.11% |
| Global X Robotics Artificial Intellgnce ETF (BOTZ) | 2.76% |

ASSET ALLOCATION

as of April 30, 2026



| | |
|--------------------------|--------|
| International Equity | 49.26% |
| US Equity | 27.06% |
| Foreign Government Bonds | 18.43% |
| Cash and Equivalents | 3.86% |
| Canadian Corporate Bonds | 0.99% |
| Other | 0.40% |

SECTOR ALLOCATION

as of April 30, 2026



| | |
|----------------------|--------|
| Exchange Traded Fund | 28.09% |
| Fixed Income | 19.49% |
| Technology | 10.75% |
| Financial Services | 7.87% |
| Industrial Goods | 4.44% |
| Other | 29.36% |

GEOGRAPHIC ALLOCATION

as of April 30, 2026



| | |
|----------------|--------|
| North America | 50.46% |
| Multi-National | 20.79% |
| Asia | 15.72% |
| Europe | 9.79% |
| Latin America | 2.19% |
| Other | 1.05% |

STYLE

as of April 30, 2026

| | Value | Blend | Growth |
|--------|-------|-------|--------|
| Large | | | |
| Medium | | | |
| Small | | | |

**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) | 179.28 | | |

COMPOUND RETURN

as of April 30, 2026

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|-----------------|-------|-------|-------|--------|--------|-------|-------|-----------|
| Designated Fund | 5.45% | 4.77% | 7.02% | 22.21% | 9.98% | 6.52% | 4.74% | 4.23% |
| Benchmark | 3.53% | 2.14% | 1.68% | 15.84% | 11.99% | 7.11% | 7.83% | 6.02% |
| Quartile | | 1 | 1 | 2 | 1 | 3 | 2 | 3 |

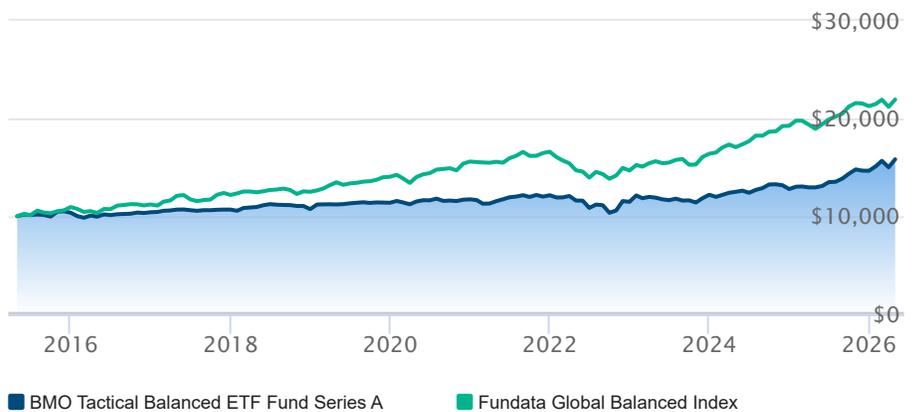
CALENDAR RETURN

as of April 30, 2026

| 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 |

GROWTH OF \$10,000

Annual values as of April 30, 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.

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