

MARKET INDEXED ACCOUNTS							
BMO Insurance	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
American Equity (S&P 500*)	3.10%	9.58%	25.26%	22.35%	23.71%	18.78%	15.37%
American Small Cap Equity (Russell 2000*)	2.47%	13.98%	28.92%	15.29%	12.92%	12.63%	10.05%
Asia Equity (MSCI Hong Kong/Japan*)	2.72%	10.07%	23.49%	27.28%	19.46%	8.11%	6.55%
Bond (Scotia Capital Markets Universe*)	0.61%	3.22%	2.58%	4.94%	5.15%	0.06%	2.12%
Canadian Equity (S&P/TSE60*)	0.83%	11.24%	23.30%	31.07%	19.71%	18.13%	12.16%
Canadian Financial Serv Indx (S&P/TSXCdnFinServs*)	1.66%	10.61%	23.86%	30.83%	22.06%	21.08%	12.71%
Canadian REIT Index (S&P/TSX Canadian REIT*)	-3.23%	0.20%	7.91%	1.21%	4.53%	6.35%	4.93%
European Equity	2.19%	7.96%	14.01%	27.74%	25.47%	16.52%	8.12%
SANLAM P2 Strategies Global Fund Class I	1.66%	8.76%	-	-	-	-	-
U.S. Technology (Nasdaq 100*)	5.51%	12.87%	34.52%	31.70%	-	-	-
BMO Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
BMO Balanced ESG ETF (ZESG)	2.13%	7.51%	15.50%	16.67%	15.66%	9.88%	-
BMO Canadian Dividend ETF (ZDV)	0.27%	8.58%	16.77%	21.63%	15.00%	16.91%	9.97%
BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)	2.40%	7.62%	16.54%	13.37%	13.43%	12.70%	10.89%
BMO Emerging Markets Bond Hgd to CAD Index (ZEF)	1.45%	2.84%	4.89%	6.46%	8.27%	0.53%	1.79%
BMO Equal Weight Global Base Metals ETF (ZMT)	8.06%	33.52%	61.25%	45.51%	30.67%	23.50%	12.83%
BMO Equal Weight Oil & Gas Index ETF (ZEO)	-2.70%	4.48%	15.17%	9.63%	10.58%	32.71%	7.36%
BMO Equal Weight US Banks Hgd to CAD ldx ETF (ZUB)	-4.04%	1.05%	19.78%	11.62%	8.64%	12.87%	7.86%
BMO Equal Weight US Health Care Hgd to CAD (ZUH)	2.65%	8.93%	6.68%	-3.24%	0.22%	1.02%	5.41%
BMO Equal Weight Utilities Index ETF (ZUT)	6.84%	9.78%	17.96%	25.94%	8.89%	7.58%	10.61%
BMO Global Infrastructure Index ETF (ZGI)	-3.24%	0.17%	-0.28%	5.05%	9.38%	11.60%	8.01%
BMO Junior Gold Index ETF (ZJG)	-5.90%	45.34%	51.29%	92.42%	53.80%	19.52%	20.18%
BMO Low Volatility Canadian Equity ETF (ZLB)	0.56%	3.86%	9.88%	18.95%	15.81%	14.86%	10.56%
BMO Low Volatility US Equity ETF (ZLU)	-1.96%	3.24%	4.66%	6.66%	8.42%	11.12%	10.00%
BMO MSCI Canada Selection Equity Idx ETF (ESGA)	1.93%	12.57%	25.70%	36.57%	21.23%	16.56%	-
BMO MSCI China Selection Equity Index ETF (ZCH)	-3.78%	14.80%	28.16%	44.74%	29.78%	-5.56%	2.42%
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	2.98%	7.85%	13.93%	19.28%	17.63%	15.20%	9.04%
BMO MSCI EAFE Selection Equity Index ETF (ESGE)	1.78%	9.42%	13.90%	18.62%	19.13%	11.44%	-
BMO MSCI Emerging Markets Index ETF (ZEM)	4.88%	15.18%	30.21%	29.10%	21.43%	8.02%	8.16%
BMO MSCI India Selection Equity Index ETF (ZID)	5.01%	3.88%	2.61%	0.12%	10.17%	14.25%	11.34%
BMO MSCI USA Selection Equity Index ETF (ESGY)	4.11%	10.22%	28.63%	22.19%	24.53%	18.75%	-

^{*} These are legal trademarks and do not indicate that BMO Life Assurance Company's Universal Life plans or InvestmentPRO is sponsored, endorsed sold or promoted by the trademark owners.

MANAGED PORTFOLIO INDEXED ACCOUNTS							
BMO Insurance	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
BMO Insurance Science & Technology Fund	7.14%	9.61%	18.81%	12.06%	15.40%	8.92%	10.05%
BMO Insurance U.S. Blue Chip Equity	0.67%	4.34%	19.89%	14.44%	18.25%	14.93%	13.43%
BMO Insurance World Equity	2.02%	6.21%	16.76%	16.62%	17.47%	9.39%	7.67%
BMO Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
BMO Balanced ETF Portfolio - Advisor Series	1.57%	7.02%	13.12%	14.00%	12.57%	7.28%	5.96%
BMO Equity Growth ETF Portfolio - Advisor Series	2.48%	10.10%	19.72%	20.57%	17.57%	12.82%	9.14%
BMO Growth ETF Portfolio - Advisor Series	1.96%	8.54%	16.84%	17.76%	15.41%	10.38%	7.66%
BMO Income ETF Portfolio - Advisor Series	0.94%	4.33%	7.01%	7.99%	7.87%	2.43%	2.91%
BMO SelectTrust Balanced Portfolio Advisor Series	1.45%	6.06%	12.54%	13.82%	13.10%	7.26%	5.42%
BMO SelectTrust Equity Growth Portfolio Advisor Sr	2.16%	8.20%	18.88%	20.09%	18.51%	13.08%	8.57%
BMO SelectTrust Growth Portfolio Advisor Series	1.93%	7.24%	16.34%	17.40%	16.22%	10.46%	7.21%



Company management lees for each of the investment account types	s listed below.						
MANAGED PORTFOLIO INDEXED ACCOUNTS							
BMO Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
BMO SelectTrust Income Portfolio Advisor Series	0.79%	3.66%	6.66%	7.56%	7.72%	2.01%	2.47%
CI Global Asset Management	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
CI Portfolio Series Balanced Growth Fd Sr A	1.21%	6.14%	14.10%	15.21%	14.15%	9.33%	6.42%
CI Portfolio Series Balanced Fd Sr A	1.11%	5.62%	12.32%	13.43%	12.54%	7.92%	5.53%
CI Portfolio Series Conservative Balanced Fd A	0.99%	4.99%	10.18%	11.01%	10.65%	6.33%	4.71%
CI Portfolio Series Conservative Fd Sr A	0.89%	4.45%	8.53%	9.41%	9.48%	5.01%	4.01%
CI Portfolio Series Growth Fd Sr A	1.34%	6.75%	15.98%	17.25%	15.68%	10.78%	7.29%
CI Portfolio Series Income Fd Sr A	0.80%	3.86%	7.48%	8.48%	8.90%	4.49%	3.63%
CI Portfolio Series Maximum Growth Fd Sr A	4.91%	11.56%	30.28%	30.82%	21.55%	14.66%	9.36%
Counsel Portfolio Services Inc	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Counsel All Equity Portfolio Series A	0.62%	3.92%	12.85%	10.88%	13.25%	9.86%	6.27%
Counsel Balanced Portfolio Series A	0.63%	3.65%	9.06%	8.35%	9.70%	5.89%	4.26%
Counsel Conservative Portfolio Series A	0.63%	3.38%	6.99%	7.06%	7.92%	3.87%	3.15%
Counsel Growth Portfolio Series A	0.63%	3.82%	11.00%	9.69%	11.52%	7.97%	5.30%
Dynamic Funds	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Marquis Institutional Balanced Portfolio A	1.10%	4.26%	9.86%	9.24%	9.86%	4.34%	4.60%
Franklin Templeton Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Franklin Quotential Balanced Growth Port A	1.48%	6.47%	13.00%	12.93%	12.07%	7.46%	5.27%
Franklin Quotential Balanced Income Port A	1.19%	5.12%	9.31%	9.66%	9.29%	4.65%	3.79%
Franklin Quotential Diversified Equity Port A	2.55%	9.03%	20.81%	18.33%	18.14%	11.82%	8.16%
Invesco Canada Ltd.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Invesco Canadian Premier Balanced Class A	0.84%	6.46%	15.09%	14.10%	14.05%	9.73%	5.96%
Invesco Maximum Growth Portfolio CI A	2.23%	7.62%	18.36%	16.23%	16.21%	9.85%	6.34%
Invesco Pure Canadian Equity Class Series A	0.29%	8.47%	20.44%	20.07%	15.91%	18.47%	7.82%
Optima Strategy Funds (BMO)	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Optima Strategy Purios (BinO) Optima Strategy Conservative Portfolio	0.39%	3.63%	7.98%	7.34%	9.08%	4.82%	3.91%
Optima Strategy Global Equity Portfolio	0.00%	0.80%	9.01%	6.96%	12.56%	9.18%	6.68%
Optima Strategy Long Term Growth Portfolio	0.30%	3.19%	10.11%	8.19%	11.15%	7.38%	5.45%
Optima Strategy Moderate Portfolio	0.37%	2.95%	8.65%	7.19%	9.98%	6.16%	4.70%
Optima Strategy Most Conservative Portfolio	0.00%	0.90%	3.82%	3.48%	7.20%	3.41%	3.06%
SEI Investments Canada Company	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
SEI Balanced 60/40 Fund Class E	1.16%	6.70%	13.42%	14.86%	12.71%	8.40%	5.94%
SEI Global Balanced Growth Pool Class E	1.31%	6.76%	14.27%	15.19%	13.04%	8.99%	6.24%
SEI Global Equity Pool Class E	1.96%	9.50%	21.73%	21.66%	18.05%	13.85%	8.71%
SEI Growth 100 Fund Class E	1.86%	9.87%	22.22%	22.88%	18.56%	14.10%	8.90%
SEI Growth 80/20 Fund Class E	1.56%	8.36%	18.18%	19.02%	15.71%	11.40%	7.47%
SEI Income 40/60 Fund Class E	0.31%	3.90%	6.58%	9.23%	8.68%	5.35%	4.03%
MANAGED INDEXED ACCOUNTS							
AGF Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
AGF American Growth Class Mutual Fund Series	1.74%	7.04%	26.60%	22.27%	21.08%	18.08%	15.28%
AGF Canadian Growth Equity Class MF Series	0.95%	10.02%	27.70%	27.39%	15.99%	12.23%	5.78%
AGF Canadian Small Cap Fund MF Series	0.42%	8.53%	27.21%	21.50%	13.32%	12.35%	8.13%
AGF China Focus Class MF Series	-2.57%	15.51%	25.09%	26.28%	16.39%	-6.88%	1.11%
AGF Emerging Markets Fund MF Series	5.20%	17.68%	35.04%	30.27%	19.83%	6.23%	5.74%



Company management lees for each of the investment account types listed belo	W.						
MANAGED INDEXED ACCOUNTS							
AGF Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
AGF European Equity Class MF Series	0.06%	7.85%	13.71%	26.56%	23.49%	18.11%	6.08%
AGF Fixed Income Plus Fund MF Series	0.71%	3.14%	2.90%	4.32%	5.12%	-0.21%	1.40%
AGF Global Equity Fund Mutual Fund Series	-0.13%	5.91%	12.36%	12.12%	13.96%	12.47%	7.40%
AGF Global Growth Balanced Fund Mutual Fund Ser	1.75%	5.42%	16.73%	18.92%	14.74%	10.99%	7.57%
AGF Global Real Assets Class Mutual Fund Series	-1.16%	5.76%	10.20%	8.74%	8.03%	10.50%	3.65%
AGF Global Real Assets Fund Mutual Fund Series	-1.11%	5.96%	10.52%	8.91%	7.53%	10.62%	6.68%
AGF Global Select Fund Mutual Fund Series	2.94%	7.66%	26.49%	28.72%	20.50%	15.95%	15.93%
AGF Global Sustainable Balanced Fund MF	1.92%	5.05%	12.37%	8.50%	7.40%	2.29%	2.34%
AGF Global Sustainable Growth Equity Fund MF	3.04%	7.62%	18.87%	11.15%	9.09%	5.63%	8.23%
AGF Multi-Asset Conservative Income Pf MF	0.47%	3.30%	5.03%	6.21%	6.86%	3.42%	3.07%
AGF Multi-Asset Growth and Income Pf MF	0.41%	3.97%	11.39%	12.06%	9.68%	8.11%	5.52%
AGF U.S. Small-Mid Cap Fund Mutual Fund Series	3.37%	12.33%	35.24%	16.10%	12.07%	7.26%	11.13%
BMO Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
BMO Asian Growth and Income Fund Advisor Ser	5.20%	11.91%	26.18%	23.03%	18.51%	5.65%	4.59%
BMO Asset Allocation Fund Advisor Series	1.24%	7.28%	13.04%	15.10%	11.95%	7.87%	5.84%
BMO Canadian Smart Alpha Equity Fund Advisor Ser	-0.51%	4.85%	10.86%	18.38%	14.47%	13.61%	8.19%
BMO Diversified Income Portfolio Advisor Series	0.41%	4.93%	10.12%	12.71%	11.18%	7.20%	-
BMO Dividend Fund Advisor Series	-1.28%	3.87%	11.23%	14.86%	12.49%	12.65%	8.26%
BMO Emerging Markets Fund Advisor Series	-0.81%	7.81%	17.42%	17.76%	14.06%	2.75%	3.74%
BMO European Fund Advisor Series	0.14%	2.51%	6.45%	12.85%	20.69%	11.70%	6.38%
BMO Global Dividend Fund Advisor Series	0.00%	5.70%	11.11%	11.86%	16.25%	12.53%	8.33%
BMO Global Equity Fund Advisor Series	2.82%	8.13%	21.93%	22.14%	21.91%	16.70%	10.28%
BMO Global Infrastructure Fund Advisor Series	-0.02%	4.11%	8.87%	15.25%	13.41%	12.05%	7.21%
BMO Global Small Cap Fund Advisor Series	1.11%	2.68%	9.84%	-4.41%	4.38%	3.57%	3.08%
BMO Global Strategic Bond Fund Advisor Series	0.99%	2.96%	6.13%	5.73%	7.83%	1.24%	2.46%
BMO International Value Fund Advisor Series	0.77%	4.84%	8.91%	14.85%	15.32%	9.65%	5.65%
BMO Monthly Dividend Fund Ltd. Advisor Series	1.76%	5.01%	14.95%	18.75%	12.41%	12.01%	6.32%
BMO Monthly High Income Fund II Advisor Series	0.10%	9.95%	18.52%	22.57%	12.85%	16.29%	7.78%
BMO Tactical Dividend ETF Fund Advisor Series	-0.26%	2.88%	3.73%	3.32%	9.27%	4.16%	3.01%
BMO U.S. Equity Fund Advisor Series	2.50%	8.60%	22.65%	18.15%	20.59%	16.26%	11.19%
BMO U.S. High Yield Bond Fund Advisor Series	-0.04%	1.25%	4.13%	4.95%	6.74%	3.10%	2.65%
CI Global Asset Management	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
CI Canadian All Cap Equity Income Fund Ser A	1.17%	5.31%	16.58%	14.30%	16.94%	11.32%	7.72%
CI Canadian Balanced Fund Series A	1.49%	6.23%	13.43%	14.93%	11.86%	9.33%	6.20%
CI Canadian Bond Fund Series A	0.57%	2.77%	2.30%	4.01%	4.78%	-0.22%	1.35%
CI Canadian Income and Growth Fund Series A	1.50%	6.26%	14.61%	15.62%	13.01%	10.31%	6.77%
Cl Canadian Investment Fund Series A	0.49%	7.44%	16.70%	21.40%	15.66%	11.76%	8.09%
CI Dividend Income and Growth Fund Series A	0.85%	5.86%	16.02%	19.40%	16.61%	16.12%	9.26%
CI Emerging Markets Fund Series A	4.12%	15.82%	31.47%	26.79%	20.51%	7.75%	8.00%
CI Global Alpha Innovators Corporate Class A	6.22%	11.33%	43.05%	46.02%	43.88%	19.70%	21.53%
CI Global Energy Corporate Class A	4.12%	9.85%	32.37%	12.86%	6.46%	30.06%	7.19%
CI Global Health Sciences Corporate Class A	6.72%	11.86%	4.05%	-6.12%	2.06%	3.17%	1.72%
CI Global Income & Growth Fund Series A	2.02%	5.70%	14.52%	13.78%	12.48%	8.38%	6.86%
CI Global Infrastructure Fund Series A	2.75%	5.01%	9.87%	16.59%	11.22%	10.02%	7.35%
CI Global REIT Fund Series A	-1.97%	2.49%	3.05%	-0.18%	4.78%	3.73%	3.10%
CI Global Resource Fund Series A	-0.51%	14.18%	29.51%	13.71%	8.06%	20.70%	8.73%
CI High Income Fund Series A	-0.70%	2.23%	6.13%	8.08%	9.46%	9.32%	5.92%
S. Fig. Hoome Fund Concor	-0.7070	2.23/0	0.1370	0.0070	J. TU /0	3.32 /0	J.JZ /0



Company management lees for each of the investment account types listed below	<i>.</i>						
MANAGED INDEXED ACCOUNTS							
CI Global Asset Management	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
CI North American Small/Mid Cap Equity Fund A	-0.77%	1.64%	11.95%	5.32%	10.92%	9.96%	6.93%
CI North American Equity Fund Series A	2.62%	4.28%	18.78%	15.62%	19.80%	14.67%	9.61%
CI Precious Metals Fund Series A	-3.19%	43.07%	53.85%	86.24%	47.62%	17.96%	17.59%
CI Select Canadian Equity Fund Series A	2.43%	9.62%	22.98%	23.88%	17.98%	16.42%	10.11%
CI Select Global Equity Fund Series A	3.17%	8.14%	22.99%	21.39%	18.25%	13.98%	9.97%
CI Synergy American Fund Series A	5.94%	10.00%	26.51%	17.44%	21.23%	14.54%	11.76%
CI Synergy Canadian Corporate Class A	1.62%	8.08%	20.16%	21.13%	18.23%	14.41%	9.28%
CI Synergy Global Corporate Class A	2.33%	7.43%	22.33%	21.68%	21.34%	14.72%	9.91%
CI U.S. Equity Fund Series A	1.69%	5.04%	18.07%	14.88%	21.12%	15.21%	10.98%
CI U.S. Small/Mid Cap Equity Corporate Class A	-1.55%	-0.92%	7.36%	-2.61%	7.35%	9.67%	6.22%
CI U.S. Stock Selection Corporate Class A	5.62%	9.32%	25.69%	10.91%	19.84%	14.94%	10.26%
Counsel Portfolio Services Inc	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Counsel Canadian Growth Series A	0.45%	8.50%	18.75%	21.26%	17.04%	15.64%	10.66%
Counsel International Growth Series A	2.22%	5.19%	10.56%	13.75%	14.72%	6.32%	5.98%
Counsel U.S. Growth Series A	1.45%	3.79%	23.85%	20.23%	31.01%	15.85%	15.19%
	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Dynamic Funds Dynamic American Fund Series A	3.88%	6.16%	24.10%	15.04%	14.55%	7.24%	10.29%
Dynamic Asia Pacific Equity Fund Series A	2.51%	9.06%	14.13%	9.33%	5.00%	-7.00%	2.58%
• •	0.81%		7.63%		9.87%	3.92%	5.17%
Dynamic Blue Chip Balanced Fund Series A		5.68%		7.58%			
Dynamic Canadian Bond Fund Series A	0.64%	2.64%	2.14%	3.72%	4.60%	-0.61%	0.73%
Dynamic Canadian Dividend Fund Series A	-0.13%	6.85%	13.58%	14.75%	11.94%	14.42%	9.39%
Dynamic Canadian Value Class Series A	0.52%	6.96%	13.74%	15.13%	13.16%	14.18%	7.83%
Dynamic Energy Income Fund Series A	-1.64%	1.79%	8.65%	3.83%	5.15%	18.40%	4.94%
Dynamic Equity Income Fund Series A	0.42%	4.25%	11.38%	11.79%	9.91%	11.56%	8.35%
Dynamic Financial Services Fund Series A	-0.35%	2.14%	12.21%	22.12%	18.75%	15.88%	12.49%
Dynamic Global Discovery Fund Series A	2.40%	5.74%	21.72%	20.67%	14.62%	7.84%	9.58%
Dynamic Global Real Estate Fund Series A	-0.60%	3.55%	5.01%	-1.28%	5.76%	4.73%	4.07%
Dynamic International Equity Fund Series A	2.14%	7.88%	15.03%	17.07%	14.96%	5.22%	6.41%
Dynamic Power American Growth Fund Series A	5.89%	11.41%	46.06%	42.73%	21.49%	6.61%	14.29%
Dynamic Power Balanced Fund Series A	2.55%	7.95%	20.83%	16.89%	17.95%	12.24%	7.80%
Dynamic Power Canadian Growth Fund Series A	3.69%	10.53%	30.94%	23.72%	24.44%	17.67%	10.62%
Dynamic Power Global Growth Class Series A	3.65%	7.01%	24.72%	21.24%	15.31%	0.61%	9.05%
Dynamic Power Small Cap Fund Series A	1.56%	9.70%	27.38%	25.91%	11.64%	10.56%	8.85%
Dynamic Precious Metals Fund Series A	-3.78%	41.75%	40.58%	74.13%	50.58%	17.92%	22.88%
Dynamic Small Business Fund Series A	-1.13%	3.85%	15.08%	11.75%	7.45%	5.72%	5.16%
Dynamic Strategic Mining Class Series A	-1.62%	40.10%	54.98%	45.41%	17.10%	19.33%	12.61%
Dynamic Value Balanced Fund Series A	0.38%	5.80%	9.30%	11.38%	10.16%	9.23%	5.56%
Dynamic Value Fund of Canada Series A	0.45%	7.15%	14.04%	15.40%	13.31%	14.03%	7.72%
Fidelity Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Fidelity Canadian Asset Allocation Fund Ser A	0.64%	5.60%	12.53%	13.33%	11.45%	9.48%	6.55%
Fidelity Canadian Balanced Fund Series A	1.27%	5.82%	11.78%	14.53%	10.70%	7.56%	6.11%
Fidelity Canadian Bond Fund Series A	0.65%	2.65%	2.03%	3.76%	4.36%	-0.73%	1.15%
Fidelity Canadian Disciplined Equity Fund Ser A		7.07%	15.35%	18.30%	14.29%	13.57%	9.21%
	-0.02%						
Fidelity Canadian Growth Company Fund Series A	-0.02% 1.57%	10.33%	32.15%	34.70%	26.98%	16.71%	15.44%
Fidelity Canadian Growth Company Fund Series A Fidelity Canadian Large Cap Fund Series A			32.15% 8.11%	34.70% 15.72%	26.98% 12.40%	16.71% 17.88%	15.44% 9.54%
	1.57%	10.33%					



MANAGED INDEXED ACCOUNTS	DOIOW.						
MANAGED INDEXED ACCOUNTS							
Fidelity Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Fidelity Global Asset Allocation Fund Ser A	2.27%	6.75%	14.86%	14.72%	14.10%	7.95%	6.15%
Fidelity Global Concentrated Equity Fund A	1.32%	9.83%	23.78%	26.92%	22.77%	15.18%	10.25%
Fidelity Global Consumer Brands Fund Series A	1.89%	6.33%	14.66%	13.95%	14.01%	4.96%	7.69%
Fidelity Global Financial Services Fund Ser A	-1.62%	1.44%	9.87%	19.25%	20.29%	17.04%	9.49%
Fidelity Global Fund Series A	1.35%	10.01%	23.57%	27.25%	19.70%	12.45%	10.23%
Fidelity Global Health Care Fund Series A	2.59%	6.49%	1.49%	-7.17%	2.28%	4.02%	5.53%
Fidelity Global Natural Resources Class Series A	-1.11%	6.54%	11.87%	0.97%	4.42%	14.00%	6.40%
Fidelity Income Allocation Fund Series A	0.52%	3.80%	5.19%	7.96%	7.69%	4.46%	3.73%
Fidelity International Growth Fund Series A	1.78%	8.07%	14.24%	15.62%	16.43%	8.09%	7.56%
Fidelity Japan Fund Series A	8.95%	16.08%	24.40%	24.67%	21.77%	12.04%	9.00%
Fidelity NorthStar Fund Series A	0.04%	4.45%	17.72%	16.15%	17.96%	12.27%	7.04%
Fidelity Small Cap America Fund Series A	-2.32%	1.61%	0.61%	-2.18%	3.84%	5.22%	3.61%
Fidelity Technology Innovators Fund Series A	4.59%	13.35%	32.27%	28.63%	29.25%	20.06%	20.24%
Fidelity True North Fund Series A	0.48%	6.54%	15.87%	20.64%	14.78%	14.47%	9.21%
Fidelity U.S. Focused Stock Fund Series A	3.87%	8.00%	35.57%	16.09%	24.82%	15.74%	15.50%
Franklin Templeton Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Franklin Canadian Balanced Fd A	0.19%	4.77%	10.83%	11.16%	9.90%	7.91%	4.95%
Franklin ClearBridge Intl Gth Fd Ser A	2.52%	10.22%	14.94%	21.31%	17.72%	10.46%	3.23%
Franklin Royce Global Small Cap Premier Fund Ser A	-0.68%	0.66%	14.91%	6.62%	7.00%	5.18%	4.62%
Franklin ClearBridge Canadian Dividend Fund A	-1.50%	6.43%	12.75%	16.61%	10.59%	13.50%	-
Franklin ClearBridge Canadian Equity Fund A	-0.82%	6.43%	14.36%	16.98%	12.21%	14.46%	8.41%
Franklin Global Growth Fund Series A	3.35%	0.03%	12.70%	5.27%	9.42%	4.71%	8.69%
Franklin U.S. Opportunities Fund Series A	1.83%	4.40%	21.39%	12.74%	23.25%	9.63%	11.71%
Templeton Growth Fund Series A	2.83%	7.22%	21.71%	19.42%	17.28%	10.42%	5.68%
Templeton Global Bond Fund Series A	1.22%	5.21%	8.62%	9.90%	7.95%	0.76%	0.30%
IA Clarington	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
IA Clarington Canadian Dividend Fund Series A	0.20%	5.90%	10.77%	15.68%	12.77%	13.52%	8.16%
IA Clarington Loomis Global Allocation Fund T8	1.80%	5.69%	13.66%	10.14%	14.97%	7.37%	7.69%
IA Clarington Loomis Global Equity Opp Fd Series A	2.44%	7.45%	18.68%	12.45%	19.90%	11.03%	-
IA Clarington Monthly Income Balanced Fund Ser T8	0.70%	6.38%	12.18%	14.85%	12.28%	9.59%	5.92%
IA Clarington QV U.S. Equity Currency Neut Fd A	0.95%	7.11%	9.13%	5.41%	9.83%	14.35%	5.83%
Invesco Canada Ltd.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Invesco American Franchise Fund Series A	3.06%	8.74%	33.13%	24.04%	28.42%	14.14%	12.28%
Invesco Canadian Class Series A	1.94%	7.84%	18.03%	12.87%	15.29%	16.70%	8.62%
Invesco Canadian Fund Series A	1.95%	7.85%	17.99%	12.92%	15.31%	16.73%	8.48%
Invesco Canadian Premier Balanced Fund Series A	0.83%	6.45%	14.99%	14.01%	14.06%	9.77%	5.72%
Invesco EQV Canadian Premier Equity Fund Ser A	1.02%	9.12%	24.19%	21.67%	20.45%	17.24%	8.85%
Invesco European Equity Class Series A	0.21%	7.15%	9.37%	11.07%	14.66%	7.19%	3.28%
Invesco European Equity Fund Series A	0.40%	7.11%	9.33%	11.24%	14.22%	2.94%	3.66%
Invesco Global Balanced Fund Series A	3.43%	6.20%	15.92%	11.51%	18.46%	3.69%	1.26%
Invesco Global Companies Fund Series A	1.62%	6.48%	17.24%	15.62%	18.92%	10.90%	7.90%
Invesco Global Select Equity Fund Series A	4.66%	8.27%	22.22%	15.83%	21.83%	5.11%	7.34%
Invesco Income Growth Fund Series SC	0.38%	3.93%	10.43%	7.21%	11.05%	10.41%	6.69%
Invesco Main Street U.S. Small Cap Class Series A	-0.14%	4.66%	13.83%	5.76%	9.73%	10.45%	6.88%
Invesco Select Balanced Fund Series A	1.57%	6.38%	13.61%	11.00%	12.52%	12.48%	7.35%



MANAGED INDEXED ACCOUNTS							
Mackenzie Financial Corp	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Mackenzie Canadian Bond Fund Series A	0.56%	2.79%	2.12%	3.49%	4.38%	-0.82%	1.11%
Mackenzie Canadian Dividend Fund Series A	-0.45%	6.75%	14.72%	17.40%	11.73%	14.28%	8.32%
Mackenzie Canadian Short Term Income Fund A	0.32%	1.49%	1.83%	3.94%	4.34%	0.99%	1.42%
Mackenzie Corporate Bond Fund Series A	0.10%	1.48%	4.52%	5.37%	7.43%	3.47%	3.53%
Mackenzie Cundill Canadian Balanced Fund A	1.14%	8.02%	18.46%	18.68%	13.80%	11.46%	5.33%
Mackenzie Cundill Canadian Security Fund A	1.65%	10.86%	28.32%	27.30%	18.68%	18.28%	7.26%
Mackenzie Cundill Value Fund Series A	3.24%	10.45%	28.99%	24.77%	19.15%	14.83%	5.48%
Mackenzie Global Dividend Fund Series A	0.91%	5.59%	13.89%	14.23%	16.06%	12.07%	9.66%
Mackenzie Global Resource Fund Series A	1.00%	14.92%	27.82%	29.64%	16.98%	24.87%	10.93%
Mackenzie Ivy Canadian Balanced Fund Series A	0.29%	3.77%	9.21%	11.19%	11.68%	10.01%	6.25%
Mackenzie Ivy Canadian Fund Series A	0.25%	4.08%	11.51%	13.59%	13.97%	13.32%	7.28%
Mackenzie Ivy Foreign Equity Fund Series A	0.08%	2.67%	7.25%	8.97%	13.83%	8.13%	6.28%
Mackenzie Ivy Global Balanced Fund Series A	0.18%	2.61%	6.27%	7.67%	11.99%	6.49%	5.74%
Mackenzie Ivy International Fund Series A	1.70%	4.33%	8.71%	12.93%	14.41%	6.15%	4.09%
Mackenzie US All Cap Growth Fund Series A	3.97%	9.05%	28.34%	24.08%	28.36%	15.35%	16.15%
Mackenzie Bluewater Cdn Growth Bal Fund A	-1.08%	-0.30%	3.33%	5.32%	7.67%	5.65%	6.36%
Mackenzie Bluewater Cdn Growth Fund A	-1.93%	-1.80%	3.92%	6.44%	9.37%	8.67%	8.87%
Mackenzie Bluewater US Growth Fd A	-1.04%	0.44%	5.50%	3.38%	11.34%	8.54%	9.38%
Mackenzie GQE Global Equity Fund Series A	2.56%	10.96%	26.91%	27.14%	24.72%	17.68%	9.69%
Mackenzie Ivy European Fund Series A	0.27%	0.31%	0.40%	3.91%	11.92%	5.49%	3.69%
Mackenzie Precious Metals Fund Series A	-1.17%	48.05%	61.76%	96.81%	52.34%	20.26%	23.19%
Mackenzie US Small-Mid Cap Growth Fd Ser A	0.12%	4.37%	15.70%	0.43%	3.78%	5.71%	7.80%
Manulife Investment Management	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Manulife Fundamental Global Equity Fund Advisor	1.000/	4.000/					
	1.00%	4.06%	-	-	-	-	-
Manulife Bond Fund Advisor Series	0.62%	4.06% 2.82%	2.34%	4.07%	- 4.77%	-0.49%	- 1.25%
			2.34% 21.97%	4.07% 21.28%	4.77% 18.05%	-0.49% 13.82%	1.25% 10.13%
Manulife Bond Fund Advisor Series	0.62%	2.82%					
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser	0.62% 3.51%	2.82% 8.54%	21.97%	21.28%	18.05%	13.82%	10.13%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series	0.62% 3.51% 0.62%	2.82% 8.54% 8.08%	21.97% 15.53%	21.28% 18.34%	18.05% 21.06%	13.82% 11.74%	10.13% 10.89%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser	0.62% 3.51% 0.62% 0.24%	2.82% 8.54% 8.08% 2.05%	21.97% 15.53% 3.76%	21.28% 18.34% 4.77%	18.05% 21.06% 5.23%	13.82% 11.74% 0.64%	10.13% 10.89% 1.72%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser	0.62% 3.51% 0.62% 0.24% 2.15%	2.82% 8.54% 8.08% 2.05% 6.20%	21.97% 15.53% 3.76% 20.66%	21.28% 18.34% 4.77% 8.34%	18.05% 21.06% 5.23% 19.89%	13.82% 11.74% 0.64% 14.88%	10.13% 10.89% 1.72% 11.57%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series	0.62% 3.51% 0.62% 0.24% 2.15% 3.86%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71%	21.97% 15.53% 3.76% 20.66% 25.49%	21.28% 18.34% 4.77% 8.34% 24.35%	18.05% 21.06% 5.23% 19.89% 22.00%	13.82% 11.74% 0.64% 14.88% 17.01%	10.13% 10.89% 1.72% 11.57% 12.41%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year	10.13% 10.89% 1.72% 11.57% 12.41%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A NEI ESG Canadian Enhanced Index Fund A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54% 0.31%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03% 10.75%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92% 21.72%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79% 26.57%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43% 17.85%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73% 16.11%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74% 9.37%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A NEI ESG Canadian Enhanced Index Fund A NEI Global Dividend RS Fund Series A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54% 0.31% 0.10%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03% 10.75% 4.16%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92% 21.72% 5.05%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79% 26.57% 7.70%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43% 17.85% 9.86%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73% 16.11% 8.41%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74% 9.37% 7.26%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A NEI Global Dividend RS Fund Series A NEI Global Sustainable Balanced Fund Series A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54% 0.31% 0.10% 0.16%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03% 10.75% 4.16% 1.80%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92% 21.72% 5.05% 8.07%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79% 26.57% 7.70% 6.19%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43% 17.85% 9.86% 10.14%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73% 16.11% 8.41% 4.53%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74% 9.37% 7.26% 3.64%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A NEI ESG Canadian Enhanced Index Fund A NEI Global Dividend RS Fund Series A NEI Global Sustainable Balanced Fund Series A NEI International Equity RS Fund Series A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54% 0.31% 0.10% 0.16% -0.54%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03% 10.75% 4.16% 1.80% 3.22%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92% 21.72% 5.05% 8.07% 3.62%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79% 26.57% 7.70% 6.19% 5.16%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43% 17.85% 9.86% 10.14% 12.57%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73% 16.11% 8.41% 4.53% 5.83%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74% 9.37% 7.26% 3.64% 4.22%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A NEI ESG Canadian Enhanced Index Fund A NEI Global Dividend RS Fund Series A NEI Global Sustainable Balanced Fund Series A NEI International Equity RS Fund Series A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54% 0.31% 0.10% 0.16% -0.54% 1 Month	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03% 10.75% 4.16% 1.80% 3.22% 3 Month	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92% 21.72% 5.05% 8.07% 3.62% 6 Month	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79% 26.57% 7.70% 6.19% 5.16% 1 Yr	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43% 17.85% 9.86% 10.14% 12.57% 3 Year	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73% 16.11% 8.41% 4.53% 5.83% 5 Year	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74% 9.37% 7.26% 3.64% 4.22% 10 Year
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A NEI Canadian Enhanced Index Fund A NEI Global Dividend RS Fund Series A NEI Global Sustainable Balanced Fund Series A NEI International Equity RS Fund Series A Renaissance Investments Renaissance Canadian Balanced Fund A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54% 0.31% 0.10% 0.16% -0.54% 1 Month 1.66%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03% 10.75% 4.16% 1.80% 3.22% 3 Month 8.11%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92% 21.72% 5.05% 8.07% 3.62% 6 Month 14.78%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79% 26.57% 7.70% 6.19% 5.16% 1 Yr 17.85%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43% 17.85% 9.86% 10.14% 12.57% 3 Year 13.05%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73% 16.11% 8.41% 4.53% 5.83% 5 Year 9.43%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74% 9.37% 7.26% 3.64% 4.22% 10 Year 6.59%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A NEI Canadian Enhanced Index Fund A NEI Global Dividend RS Fund Series A NEI Global Dividend RS Fund Series A NEI Global Sustainable Balanced Fund Series A NEI International Equity RS Fund Series A Renaissance Investments Renaissance Canadian Balanced Fund A Renaissance Canadian Growth Fund Class A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54% 0.10% 0.16% -0.54% 1 Month 1.66% 1.58%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03% 10.75% 4.16% 1.80% 3.22% 3 Month 8.11% 7.95%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92% 21.72% 5.05% 8.07% 3.62% 6 Month 14.78% 18.79%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79% 26.57% 7.70% 6.19% 5.16% 1 Yr 17.85% 22.00%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43% 17.85% 9.86% 10.14% 12.57% 3 Year 13.05% 15.29%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73% 16.11% 8.41% 4.53% 5.83% 5 Year 9.43% 14.50%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74% 9.37% 7.26% 3.64% 4.22% 10 Year 6.59% 9.43%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A NEI Canadian Enhanced Index Fund A NEI Global Dividend RS Fund Series A NEI Global Dividend RS Fund Series A NEI Global Sustainable Balanced Fund Series A NEI International Equity RS Fund Series A Renaissance Investments Renaissance Canadian Balanced Fund A Renaissance Canadian Growth Fund Class A Renaissance China Plus Fund Class A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54% 0.31% 0.10% 0.16% -0.54% 1 Month 1.66% 1.58% 0.44%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03% 10.75% 4.16% 1.80% 3.22% 3 Month 8.11% 7.95% 14.83%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92% 21.72% 5.05% 8.07% 3.62% 6 Month 14.78% 18.79% 37.98%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79% 26.57% 7.70% 6.19% 5.16% 1 Yr 17.85% 22.00% 32.24%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43% 17.85% 9.86% 10.14% 12.57% 3 Year 13.05% 15.29% 21.45%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73% 16.11% 8.41% 4.53% 5.83% 5 Year 9.43% 14.50% 0.90%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74% 9.37% 7.26% 3.64% 4.22% 10 Year 6.59% 9.43% 6.03%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A NEI Canadian Enhanced Index Fund A NEI Global Dividend RS Fund Series A NEI Global Dividend RS Fund Series A NEI Global Sustainable Balanced Fund Series A NEI International Equity RS Fund Series A Renaissance Investments Renaissance Canadian Balanced Fund A Renaissance Canadian Growth Fund Class A Renaissance China Plus Fund Class A Renaissance Global Health Care Fund Class A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54% 0.10% 0.16% -0.54% 1 Month 1.66% 1.58% 0.44% 14.10%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03% 10.75% 4.16% 1.80% 3.22% 3 Month 8.11% 7.95% 14.83% 19.28%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92% 21.72% 5.05% 8.07% 3.62% 6 Month 14.78% 18.79% 37.98% 15.69%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79% 26.57% 7.70% 6.19% 5.16% 1 Yr 17.85% 22.00% 32.24% 7.55%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43% 17.85% 9.86% 10.14% 12.57% 3 Year 13.05% 15.29% 21.45% 7.60%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73% 16.11% 8.41% 4.53% 5.83% 5 Year 9.43% 14.50% 0.90% 5.27%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74% 9.37% 7.26% 3.64% 4.22% 10 Year 6.59% 9.43% 6.03% 5.09%
Manulife Bond Fund Advisor Series Manulife Covered Call U.S. Equity Fund Advisor Ser Manulife Dividend Income Plus Fund Advisor Series Manulife Strategic Income Fund Advisor Ser Manulife U.S. All Cap Equity Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Ser Manulife U.S. Opportunities Fund Advisor Series NEI NEI Canadian Equity RS Fund Series A NEI Canadian Small Cap Equity RS Fund Series A NEI ESG Canadian Enhanced Index Fund A NEI Global Dividend RS Fund Series A NEI Global Sustainable Balanced Fund Series A NEI International Equity RS Fund Series A Renaissance Investments Renaissance Canadian Balanced Fund A Renaissance China Plus Fund Class A Renaissance Global Health Care Fund Class A Renaissance Global Innovation Fund A	0.62% 3.51% 0.62% 0.24% 2.15% 3.86% 1 Month 0.82% 0.54% 0.10% 0.16% -0.54% 1.66% 1.58% 0.44% 14.10% 5.29%	2.82% 8.54% 8.08% 2.05% 6.20% 9.71% 3 Month 4.99% 7.03% 10.75% 4.16% 1.80% 3.22% 3 Month 8.11% 7.95% 14.83% 19.28% 13.56%	21.97% 15.53% 3.76% 20.66% 25.49% 6 Month 11.28% 16.92% 21.72% 5.05% 8.07% 3.62% 6 Month 14.78% 18.79% 37.98% 15.69% 28.98%	21.28% 18.34% 4.77% 8.34% 24.35% 1 Yr 14.27% 15.79% 26.57% 7.70% 6.19% 5.16% 1 Yr 17.85% 22.00% 32.24% 7.55% 21.44%	18.05% 21.06% 5.23% 19.89% 22.00% 3 Year 11.62% 14.43% 17.85% 9.86% 10.14% 12.57% 3 Year 13.05% 15.29% 21.45% 7.60% 24.39%	13.82% 11.74% 0.64% 14.88% 17.01% 5 Year 14.90% 15.73% 16.11% 8.41% 4.53% 5.83% 5 Year 9.43% 14.50% 0.90% 5.27% 12.40%	10.13% 10.89% 1.72% 11.57% 12.41% 10 Year 7.65% 8.74% 9.37% 7.26% 3.64% 4.22% 10 Year 6.59% 9.43% 6.03% 5.09% 16.11%



Company management lees for each of the investment account types listed below	v.						
MANAGED INDEXED ACCOUNTS							
SEI Investments Canada Company	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
SEI Canadian Equity Fund Class E	1.25%	12.05%	23.98%	30.78%	18.91%	17.78%	9.82%
SEI Canadian Fixed Income Fund Class E	0.59%	2.77%	1.95%	3.76%	4.47%	-0.68%	1.24%
SEI Canadian Small Company Equity Fund Class E	1.24%	10.68%	23.64%	21.91%	17.24%	13.73%	8.54%
SEI Emerging Markets Equity Fund Class E	4.39%	14.79%	28.51%	27.90%	19.71%	6.96%	6.78%
SEI International Equity Fund Class E	1.18%	7.93%	14.68%	22.80%	20.75%	12.34%	7.02%
SEI U.S. Large Company Equity Fund Class E	1.88%	8.37%	23.21%	18.79%	18.70%	15.40%	10.84%
SEI U.S. Small Company Equity Fund Class E	-0.65%	7.53%	21.09%	6.34%	6.79%	7.94%	5.81%
CUSTOM PORTFOLIO INDEXED ACCOUNTS							
AGF Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
AGF Canadian Dividend Income Fund MF	0.19%	4.31%	14.55%	16.22%	12.53%	13.35%	8.70%
AGF Global Corporate Bond Fund MF	0.41%	3.42%	5.09%	5.67%	6.29%	2.13%	2.38%
AGF Global Dividend Fund Mutual Fund Series	0.16%	5.61%	13.62%	16.31%	16.14%	13.14%	8.12%
AGF North American Div Inc Fd Ser Classic	-0.50%	3.65%	15.18%	15.96%	14.70%	14.21%	8.70%
AGF Total Return Bond Fund MF Series	0.96%	3.64%	3.88%	4.43%	4.29%	0.30%	1.38%
BMO Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
BMO Growth and Income Fund Advisor Series	-0.40%	7.99%	19.35%	24.49%	19.57%	18.65%	9.20%
BMO North American Dividend Fund Advisor Ser	-0.70%	5.36%	12.93%	11.97%	11.64%	13.13%	7.85%
BMO Resource Fund Advisor Series	-2.04%	18.24%	26.44%	30.51%	16.28%	15.05%	10.38%
CI Global Asset Management	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
CI Canadian Bond Fund Series A	0.57%	2.77%	2.30%	4.01%	4.78%	-0.22%	1.35%
CI Canadian Investment Fund Series A	0.49%	7.44%	16.70%	21.40%	15.66%	11.76%	8.09%
CI Corporate Bond Fund Series A	0.51%	2.33%	5.41%	6.79%	8.12%	3.87%	3.85%
CI Dividend Income and Growth Fund Series A	0.85%	5.86%	16.02%	19.40%	16.61%	16.12%	9.26%
CI Global Alpha Innovators Corporate Class A	6.22%	11.33%	43.05%	46.02%	43.88%	19.70%	21.53%
CI Global Bond Corporate Class A	0.40%	2.31%	2.52%	3.45%	4.18%	-2.32%	-0.10%
CI Global Energy Corporate Class A	4.12%	9.85%	32.37%	12.86%	6.46%	30.06%	7.19%
Cl Global Health Sciences Corporate Class A	6.72%	11.86%	4.05%	-6.12%	2.06%	3.17%	1.72%
CI Global Value Fund Series A	-0.08%	5.18%	7.53%	10.17%	11.96%	10.61%	6.73%
CI High Income Fund Series A	-0.70%	2.23%	6.13%	8.08%	9.46%	9.32%	5.92%
CI International Value Fund Series A	0.22%	7.86%	10.29%	17.29%	16.78%	10.73%	6.44%
CI Portfolio Series Conservative Fd Sr A	0.89%	4.45%	8.53%	9.41%	9.48%	5.01%	4.01%
CI Portfolio Series Income Fd Sr A	0.80%	3.86%	7.48%	8.48%	8.90%	4.49%	3.63%
Dynamic Funds	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Dynamic Canadian Bond Fund Series A	0.64%	2.64%	2.14%	3.72%	4.60%	-0.61%	0.73%
Dynamic Canadian Value Class Series A	0.52%	6.96%	13.74%	15.13%	13.16%	14.18%	7.83%
Dynamic Dividend Fund Series A	0.50%	4.69%	12.21%	12.73%	10.77%	12.50%	8.94%
Dynamic Energy Income Fund Series A	-1.64%	1.79%	8.65%	3.83%	5.15%	18.40%	4.94%
Dynamic Power Global Growth Class Series A	3.65%	7.01%	24.72%	21.24%	15.31%	0.61%	9.05%
Dynamic Value Balanced Fund Series A	0.38%	5.80%	9.30%	11.38%	10.16%	9.23%	5.56%
DynamicEdge Balanced Income Portfolio Series A	1.35%	4.61%	9.89%	9.72%	9.12%	5.29%	4.45%
Fidelity Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Fidelity American Disciplined Equity Fund A	3.41%	9.43%	24.05%	19.07%	23.64%	17.03%	12.60%
Fidelity American Equity Fund Series A	-0.28%	3.74%	1.14%	2.82%	11.05%	9.25%	7.31%
Fidelity American High Yield Fund Series A	1.08%	3.47%	8.69%	8.74%	10.13%	6.70%	5.34%
Fidelity Canadian Bond Fund Series A	0.65%	2.65%	2.03%	3.76%	4.36%	-0.73%	1.15%



Company management fees for each of the investment account types lister	d below.						
CUSTOM PORTFOLIO INDEXED ACCOUNTS							
Fidelity Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Fidelity Canadian Opportunities Fund Series A	-1.64%	3.66%	11.80%	8.89%	12.86%	13.01%	12.05%
Fidelity Emerging Markets Fund Series A	4.18%	15.49%	33.10%	31.81%	24.31%	8.80%	9.32%
Fidelity Global Disciplined Equity Class A	3.05%	10.00%	23.03%	20.38%	22.35%	14.33%	10.13%
Fidelity Income Allocation Fund Series A	0.52%	3.80%	5.19%	7.96%	7.69%	4.46%	3.73%
Fidelity NorthStar Fund Series A	0.04%	4.45%	17.72%	16.15%	17.96%	12.27%	7.04%
Franklin Templeton Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Franklin Brandywine U.S. High Yield Fund Ser A	-0.48%	1.57%	3.99%	3.57%	7.65%	3.92%	3.79%
Franklin Brandywine Global Inc Opt Fd A	0.38%	2.52%	4.18%	4.80%	5.90%	0.81%	1.15%
Franklin ClearBridge Canadian Dividend Fund A	-1.50%	6.43%	12.75%	16.61%	10.59%	13.50%	-
Franklin ClearBridge Canadian Small Cap Fund A	-1.02%	5.39%	18.70%	14.77%	16.03%	15.65%	4.10%
Franklin ClearBridge Dividend Income Fund A	-1.20%	4.70%	10.19%	11.50%	9.49%	10.72%	6.80%
Franklin Quotential Balanced Growth Port A	1.48%	6.47%	13.00%	12.93%	12.07%	7.46%	5.27%
Franklin Quotential Balanced Income Port A	1.19%	5.12%	9.31%	9.66%	9.29%	4.65%	3.79%
Franklin Quotential Diversified Equity Port A	2.55%	9.03%	20.81%	18.33%	18.14%	11.82%	8.16%
Franklin Quotential Diversified Income Port T	0.98%	4.23%	6.94%	7.67%	7.60%	2.68%	2.73%
Franklin U.S. Rising Dividends Fund Series A	0.07%	3.58%	14.79%	9.01%	11.86%	11.73%	10.49%
Templeton Emerging Markets Fund Series A	6.69%	17.56%	35.86%	37.84%	25.57%	8.56%	9.78%
IA Clarington	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
IA Clarington QV Canadian Small Cap Fund Ser A	0.46%	6.59%	16.95%	15.05%	14.55%	15.88%	8.52%
Invesco Canada Ltd.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Invesco Developing Markets Fund Series A	3.48%	14.88%	23.92%	18.80%	12.96%	-4.37%	0.47%
Invesco EQV International Equity Class Ser A	1.53%	6.43%	9.60%	9.60%	11.86%	4.37%	3.78%
Invesco European Equity Fund Series A	0.40%	7.11%	9.33%	11.24%	14.22%	2.94%	3.66%
Invesco Income Growth Fund Series SC	0.38%	3.93%	10.43%	7.21%	11.05%	10.41%	6.69%
Invesco International Growth Fund A	2.32%	7.06%	10.46%	9.61%	13.57%	-2.15%	3.43%
Invesco Pure Canadian Equity Fund Series A	0.32%	8.54%	20.71%	20.48%	16.26%	18.92%	9.10%
Invesco Select Canadian Equity Fund Series A	1.95%	7.89%	18.15%	13.13%	15.49%	16.92%	8.64%
Mackenzie Financial Corp	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Mackenzie Ivy Canadian Balanced Fund Series A	0.29%	3.77%	9.21%	11.19%	11.68%	10.01%	6.25%
Manulife Investment Management	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Manulife Fundamental Equity Fund Advisor Series	-0.12%	1.77%	8.03%	8.44%	14.26%	14.16%	10.61%
Manulife Growth Opportunities Fund Advisor Series	0.71%	9.68%	26.27%	24.45%	12.96%	9.96%	6.35%
Manulife Monthly High Income Fund Advisor Series	0.74%	5.93%	11.13%	13.72%	12.35%	8.84%	6.61%
Renaissance Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Renaissance Canadian Bond Fund Class A	0.65%	2.85%	2.22%	3.87%	4.78%	-0.64%	1.45%
Renaissance Canadian Dividend Fund Class A	-1.26%	6.65%	15.52%	18.26%	12.54%	14.00%	7.68%
Renaissance Canadian Small-Cap Fund Cl A	3.40%	17.43%	34.83%	34.44%	22.04%	17.79%	10.77%
Renaissance Global Bond Fund Class A	0.59%	1.74%	1.28%	1.87%	4.58%	-1.83%	0.48%
Renaissance International Equity Fund Class A	-0.13%	3.66%	4.14%	0.75%	10.97%	3.71%	5.78%
Renaissance Short-Term Income Fund Class A	0.32%	1.60%	1.93%	4.25%	4.52%	1.20%	1.25%
MONEY MANAGER INDEXED INTEREST ACCOUNTS							
Trez Capital	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Trez Capital Prime Trust Class F	0.42%	1.26%	2.58%	5.53%	6.04%	5.42%	5.40%
Trez Capital Yield Trust Class F	0.50%	1.51%	3.13%	6.69%	7.33%	6.67%	7.00%

HISTORICAL INVESTMENT RETURNS

Performance Information for periods ending October 31, 2025



Notes:

All returns are historical annual compounded total rates of return and reflect changes in yield and distribution reinvested. The Accounts credit an interest amount mirroring the percentage change in value of a specified market index, adjusted for currency fluctuations, or of a specified underlying investment, less a BMO Life Assurance Company daily management fee. The BMO Life Assurance Company management fee will be deducted from the returns and will be reflected in the policyholders' fund value.

The guaranteed maximum BMO Life Assurance Company management fee on each account type is listed below, by product. Refer to your policy contract for details.

	Life Dimensions	Life Dimensions (Low Fees)	UL Investment Loan Plan	Ultimate Dimension
Custom Portfolio Indexed Accounts	2.75%	1.50%	2.75%	1.25%
Managed Indexed Accounts	2.50%	1.25%	2.50%	0.75%
Managed Portfolio Indexed Accounts	2.50%	1.25%	2.50%	1.00%
Market Indexed Accounts	3.25%	2.25%	3.25%	1.50%