BMO Insurance

HISTORICAL INVESTMENT RETURNS

Performance Information for periods ending September 30, 2026

Please refer to the Notes section located at the end of this Historical Investment Return document for the Universal Life Plans and their guaranteed maximum BMO Life Assurance Company management fees for each of the investment account types listed below.

MARKET INDEXED ACCOUNTS

BMO Insurance	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
American Small Cap Equity (Russell 2000*)	-3.00%	-7.37%	14.71%	18.41%	19.67%	8.68%	10.68%
Asia Equity (MSCI Hong Kong/Japan*)	1.26%	45.65%	8.27%	19.40%	19.89%	8.63%	7.54%

BMO Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
BMO Aggregate Bond Index ETF (ZAG)	-1.22%	-2.98%	-1.04%	-1.19%	4.67%	0.21%	1.18%
BMO Balanced ESG ETF (ZESG)	-0.26%	-0.14%	9.61%	9.84%	15.67%	8.34%	-
BMO Canadian Dividend ETF (ZDV)	-1.98%	1.55%	9.66%	29.15%	25.79%	15.74%	11.79%
BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)	-4.43%	-3.01%	9.43%	8.80%	14.58%	8.48%	11.01%
BMO Equal Weight Banks Index ETF (ZEB)	-0.38%	-2.90%	25.85%	44.33%	37.39%	20.00%	16.17%
BMO Equal Weight Oil & Gas Index ETF (ZEO)	-3.72%	6.08%	3.28%	36.73%	22.31%	23.88%	10.08%
BMO Equal Weight REITs Index ETF (ZRE)	-1.57%	-7.14%	3.40%	4.12%	10.06%	1.79%	6.47%
BMO Equal Weight US Banks Hgd to CAD Idx ETF (ZUB)	-6.94%	-7.27%	6.38%	8.74%	26.09%	3.89%	9.37%
BMO Equal Weight US Banks Index ETF (ZBK)	-4.09%	-6.37%	10.04%	13.89%	30.35%	7.91%	12.12%
BMO Equal Weight US Health Care Hgd to CAD (ZUH)	-0.29%	8.88%	18.58%	21.72%	7.25%	-0.36%	6.90%
BMO Equal Weight Utilities Index ETF (ZUT)	-2.01%	-7.43%	-2.45%	13.64%	17.44%	6.13%	9.36%
BMO Global Infrastructure Index ETF (ZGI)	-4.47%	-8.06%	-7.03%	4.08%	14.93%	9.66%	7.51%
BMO International Dividend ETF (ZDI)	-0.41%	2.25%	8.85%	21.59%	19.71%	14.67%	9.68%
BMO International Dividend Hedged to CAD ETF (ZDH)	-1.54%	1.74%	7.55%	23.08%	17.12%	14.73%	10.36%
BMO Junior Gold Index ETF (ZJG)	-7.82%	16.07%	-3.29%	24.24%	62.19%	34.59%	15.74%
BMO Low Volatility Canadian Equity ETF (ZLB)	-2.18%	-4.11%	1.29%	8.28%	17.23%	11.38%	10.22%
BMO Low Volatility International Equ ETF (ZLI)	-1.43%	3.04%	3.90%	5.54%	13.11%	6.51%	5.69%
BMO Low Volatility US Equity ETF (ZLU)	-3.95%	-4.22%	2.09%	7.15%	13.77%	10.45%	9.71%
BMO MSCI Canada Selection Equity Idx ETF (ESGA)	-1.84%	1.08%	9.31%	14.52%	25.15%	12.58%	-
BMO MSCI China Selection Equity Index ETF (ZCH)	-1.23%	6.65%	-3.34%	-20.62%	11.02%	-1.94%	0.09%
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	-1.71%	0.02%	10.32%	18.40%	17.19%	12.18%	10.77%
BMO MSCI EAFE Index ETF (ZEA)	-0.64%	0.46%	11.69%	17.20%	19.90%	11.65%	9.74%
BMO MSCI EAFE Selection Equity Index ETF (ESGE)	-0.19%	-0.58%	12.29%	16.21%	17.69%	9.86%	-
BMO MSCI Emerging Markets Index ETF (ZEM)	2.21%	-1.38%	22.90%	30.88%	25.28%	10.81%	9.59%
BMO MSCI Europe High Quality Hgd C$ Idx ETF (ZEQ)	-3.21%	-2.65%	6.77%	7.63%	7.48%	4.89%	8.25%
BMO MSCI India Selection Equity Index ETF (ZID)	-4.98%	-5.80%	0.85%	-14.98%	1.63%	1.05%	8.40%
BMO MSCI USA Selection Equity Index ETF (ESGY)	1.83%	2.98%	22.87%	19.74%	24.64%	16.21%	-
BMO Nasdaq 100 Equity Hedged to CAD Indx ETF (ZQQ)	3.21%	0.15%	26.95%	21.04%	25.69%	14.35%	19.02%
BMO S&P 500 Hedged to CAD Index ETF (ZUE)	-0.53%	1.75%	16.39%	13.00%	20.56%	11.83%	13.44%
BMO S&P 500 Index ETF (ZSP)	2.31%	2.59%	20.43%	18.04%	24.46%	16.12%	15.87%
BMO S&P/TSX Capped Composite Index ETF (ZCN)	-2.62%	1.60%	8.64%	19.94%	24.96%	15.11%	12.34%
BMO US Dividend ETF (ZDY)	0.86%	-0.34%	12.34%	19.81%	20.31%	14.12%	10.97%
BMO US Dividend Hedged to CAD ETF (ZUD)	-1.90%	-1.13%	9.08%	15.43%	16.77%	10.24%	8.85%

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MANAGED PORTFOLIO INDEXED ACCOUNTS

BMO Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
BMO Balanced ETF Portfolio - Advisor Series	-0.42%	-0.76%	7.84%	9.29%	13.52%	6.59%	6.22%
BMO Conservative ETF Portfolio Advisor Series	-0.88%	-1.64%	4.59%	5.18%	9.83%	3.88%	3.99%
BMO Equity Growth ETF Portfolio - Advisor Series	0.56%	0.30%	14.87%	17.01%	19.81%	11.35%	10.24%
BMO Fixed Income ETF Portfolio Advisor Series	-2.19%	-3.39%	-2.39%	-2.67%	3.45%	-0.80%	0.38%
BMO Growth ETF Portfolio - Advisor Series	-0.07%	-0.12%	11.45%	13.24%	17.11%	9.21%	8.36%
BMO Income ETF Portfolio - Advisor Series	-1.11%	-2.05%	2.70%	2.94%	7.76%	2.26%	2.59%

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Data provided by Fundata

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MANAGED PORTFOLIO INDEXED ACCOUNTS

CI Global Asset Management	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
CI AIMvest Pure Canadian Equity Class Series A	-2.36%	-0.28%	6.14%	10.94%	17.85%	11.91%	8.05%
CI Portfolio Series Balanced Growth Fd Sr A	-0.85%	-0.84%	6.24%	8.98%	14.40%	7.40%	6.81%
CI Portfolio Series Balanced Fd Sr A	-0.98%	-1.07%	4.91%	7.29%	12.80%	6.28%	5.78%
CI Portfolio Series Conservative Balanced Fd A	-1.10%	-1.39%	3.62%	5.52%	10.69%	5.01%	4.78%
CI Portfolio Series Conservative Fd Sr A	-1.20%	-1.63%	2.45%	3.97%	9.33%	3.89%	3.92%
CI Portfolio Series Growth Fd Sr A	-0.75%	-0.54%	7.55%	10.83%	16.14%	8.71%	7.90%
CI Portfolio Series Income Fd Sr A	-1.28%	-1.86%	1.35%	2.60%	8.51%	3.60%	3.31%
Invesco Canadian Premier Balanced Class A	-0.04%	-3.06%	7.46%	11.28%	15.57%	8.92%	6.48%

Franklin Templeton Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Franklin Quotential Balanced Growth Port A	-0.29%	-0.52%	8.20%	9.50%	13.57%	6.58%	5.84%
Franklin Quotential Balanced Income Port A	-0.70%	-1.38%	4.83%	5.49%	10.04%	3.98%	3.92%
Franklin Quotential Diversified Equity Port A	1.41%	0.66%	16.81%	17.00%	19.93%	10.88%	9.64%
Franklin Quotential Diversified Income Port A	-1.01%	-1.97%	2.48%	2.79%	7.75%	2.31%	2.55%
Franklin Quotential Growth Portfolio A	0.13%	0.36%	11.66%	13.69%	17.21%	9.27%	7.80%

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	4.82%	-5.79%	22.70%	16.05%	26.52%	16.32%	16.55%
AGF Fixed Income Plus Fund MF Series	-1.23%	-3.33%	-1.04%	-1.47%	4.36%	-0.32%	0.77%
AGF Global Equity Fund Mutual Fund Series	0.15%	0.26%	9.37%	15.54%	17.89%	10.50%	8.53%
AGF Global Growth Balanced Fund Mutual Fund Ser	0.62%	-3.40%	6.87%	2.23%	15.15%	7.32%	7.06%
AGF Global Real Assets Fund Mutual Fund Series	-4.19%	-2.11%	-3.70%	6.88%	9.42%	9.03%	1.02%
AGF Global Sustainable Balanced Fund MF	-0.94%	-5.44%	1.18%	3.60%	8.42%	0.56%	2.22%
AGF Multi-Asset Growth and Income Pf MF	-1.08%	-0.09%	4.64%	5.19%	11.34%	5.85%	5.37%
AGF U.S. Small-Mid Cap Fund Mutual Fund Series	2.25%	-17.44%	3.77%	13.97%	19.75%	6.31%	12.62%

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	2.16%	-0.89%	27.06%	33.71%	23.47%	9.64%	6.44%
BMO Canadian Small Cap Equity Fund Advisor Series	-8.22%	-2.65%	-8.57%	3.00%	15.45%	1.84%	5.82%
BMO Core Bond Fund Advisor Series	-1.20%	-3.03%	-1.06%	-1.50%	4.20%	-0.41%	0.49%
BMO Core Plus Bond Fund Advisor Series	-1.18%	-3.04%	-0.99%	-1.44%	4.06%	-0.52%	0.38%
BMO Dividend Fund Advisor Series	-3.05%	-0.04%	7.18%	11.91%	17.85%	9.81%	9.27%
BMO Emerging Markets Fund Advisor Series	1.03%	-4.47%	26.10%	20.23%	17.88%	4.81%	4.61%
BMO Global Dividend Fund Advisor Series	0.67%	0.55%	11.04%	13.17%	17.73%	12.27%	9.85%
BMO Global Equity Fund Advisor Series	2.20%	-1.57%	15.98%	12.63%	22.05%	13.48%	11.47%
BMO Monthly High Income Fund II Advisor Series	-3.26%	-1.25%	6.32%	16.65%	19.65%	12.28%	8.38%
BMO Monthly Income Fund Series A	-1.40%	-0.72%	4.73%	7.15%	12.21%	6.00%	5.79%
BMO Sustainable Opport Global Equity Fund Adv	0.13%	0.18%	14.53%	3.88%	14.82%	4.76%	9.41%
BMO Tactical Balanced ETF Fund Series A	-2.67%	-4.45%	6.49%	11.44%	11.19%	5.95%	4.53%
BMO Tactical Dividend ETF Fund Advisor Series	-1.84%	-0.34%	3.91%	10.62%	7.82%	5.92%	3.85%
BMO Tactical Global Asset Allocation ETF Fund Adv	-2.53%	-8.09%	1.42%	4.61%	11.28%	6.29%	5.26%
BMO U.S. Equity Fund Advisor Series	1.97%	3.53%	19.58%	16.51%	22.23%	13.76%	12.69%
BMO U.S. High Yield Bond Fund Advisor Series	-2.90%	-2.75%	-1.27%	-1.59%	4.81%	1.09%	2.05%

CI Global Asset Management	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
CI AIMvest Canadian Fund Series A	-1.87%	-2.04%	11.46%	14.83%	15.64%	11.05%	9.64%
CI AIMvest Income Growth Fund Series SC	-2.66%	-2.80%	4.18%	4.00%	8.90%	4.70%	6.41%
CI AIMvest Select Balanced Fund Series A	-1.66%	-2.27%	7.45%	9.77%	12.34%	7.73%	7.49%
CI Canadian All Cap Equity Income Fund Ser A	-0.38%	4.98%	8.73%	8.03%	17.50%	6.94%	7.84%

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MANAGED INDEXED ACCOUNTS

CI Global Asset Management	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
CI Canadian Asset Allocation Corporate Class A	-1.25%	-0.37%	3.85%	4.63%	10.17%	3.97%	3.74%
CI Canadian Balanced Fund Series A	-0.54%	1.23%	9.69%	14.55%	15.08%	8.10%	7.24%
CI Canadian Bond Fund Series A	-1.23%	-3.11%	-1.28%	-1.77%	4.28%	-0.27%	0.59%
CI Canadian Dividend Fund Series A	-3.13%	-0.69%	7.47%	12.48%	15.97%	10.02%	9.31%
CI Canadian Equity Growth Corporate Class A	-0.47%	4.67%	8.60%	7.50%	16.27%	10.87%	8.81%
CI Canadian Income and Growth Fund Series A	-0.48%	1.39%	10.20%	15.33%	16.03%	9.03%	7.83%
CI Canadian Investment Fund Series A	-2.82%	3.56%	6.44%	12.54%	18.16%	8.92%	8.76%
CI Diversified Yield Fund Series A	-3.53%	-3.57%	-0.90%	3.02%	9.76%	4.79%	4.51%
CI Dividend Income and Growth Fund Series A	-2.18%	1.06%	6.05%	11.59%	19.28%	12.08%	9.78%
CI Global Alpha Innovators Corporate Class A	5.15%	7.39%	34.19%	14.92%	35.71%	12.99%	21.24%
CI Global Dividend Fund Series A	-0.55%	0.91%	10.62%	4.65%	15.38%	10.28%	8.78%
CI Global Energy Corporate Class A	-2.08%	9.99%	1.64%	42.57%	17.95%	22.72%	9.10%
CI Global Health Sciences Corporate Class A	0.72%	4.21%	16.85%	20.21%	4.97%	2.52%	3.14%
CI Global Income & Growth Fund Series A	0.34%	0.04%	6.58%	3.79%	11.41%	5.51%	6.90%
CI Global Infrastructure Fund Series A	-3.52%	-5.64%	-2.30%	10.37%	14.54%	8.90%	7.46%
CI Global REIT Fund Series A	-4.35%	-7.12%	3.78%	0.79%	7.09%	-0.35%	3.15%
CI High Income Fund Series A	-3.31%	-3.32%	0.09%	6.53%	11.90%	6.38%	6.10%
CI North American Small/Mid Cap Equity Fund A	-2.77%	-3.00%	5.35%	-0.02%	11.70%	3.71%	5.94%
CI North American Equity Fund Series A	1.04%	6.94%	19.28%	11.38%	19.16%	10.68%	9.90%
CI Select Canadian Equity Fund Series A	-0.25%	3.78%	21.05%	31.31%	25.58%	14.64%	12.33%
CI Select Global Equity Fund Series A	1.52%	1.95%	13.37%	8.43%	17.44%	9.60%	10.44%
CI U.S. Dividend Fund Series A	-0.21%	1.26%	11.95%	8.43%	16.72%	10.99%	9.94%
CI U.S. Equity Fund Series A	0.41%	4.87%	14.32%	2.43%	16.74%	9.75%	10.61%
CI U.S. Monthly Income Fund Series A	0.26%	2.41%	9.95%	1.92%	13.39%	7.23%	7.91%
Invesco American Franchise Fund Series A	5.46%	-1.60%	21.82%	5.84%	22.93%	10.82%	12.89%
Invesco Canadian Premier Balanced Fund Series A	-0.08%	-3.13%	7.37%	11.11%	15.38%	8.86%	6.30%
Invesco EQV Canadian Premier Equity Fund Ser A	0.67%	-3.02%	13.48%	21.00%	23.79%	15.98%	10.51%
Invesco European Equity Class Series A	-2.39%	-0.45%	12.94%	19.67%	16.34%	6.33%	5.43%
Invesco European Equity Fund Series A	-2.39%	-0.42%	13.06%	20.14%	16.40%	1.99%	5.38%
Invesco Global Balanced Fund Series A	2.66%	-1.92%	14.26%	7.90%	13.06%	3.00%	1.54%
Invesco Global Companies Fund Series A	-0.33%	1.25%	14.24%	10.23%	18.02%	8.47%	7.82%
Invesco Global Select Equity Fund Series A	4.29%	-1.38%	21.29%	12.83%	17.87%	3.14%	7.28%
Invesco Main Street U.S. Small Cap Class Series A	-4.17%	-8.66%	11.79%	12.22%	14.06%	6.73%	7.56%
Invesco Unconstrained Bond Fund Series A	-1.78%	-3.02%	-1.32%	-2.02%	3.71%	-0.51%	1.31%

Dynamic Funds	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Dynamic American Fund Series A	2.75%	-9.75%	7.21%	4.97%	16.01%	7.53%	10.19%
Dynamic Asia Pacific Equity Fund Series A	2.35%	3.16%	18.81%	18.53%	9.79%	-5.12%	3.55%
Dynamic Blue Chip Balanced Fund Series A	-1.79%	0.43%	5.78%	4.11%	8.07%	2.80%	5.66%
Dynamic Canadian Dividend Fund Series A	-2.58%	-0.12%	9.22%	13.89%	15.99%	10.81%	9.88%
Dynamic Canadian Value Class Series A	-2.32%	-0.55%	9.66%	13.91%	16.60%	11.01%	8.67%
Dynamic Dividend Income Class Series A	-1.79%	-0.66%	3.79%	5.75%	9.28%	4.62%	4.43%
Dynamic Energy Income Fund Series A	-4.44%	5.88%	-2.53%	26.39%	15.06%	17.66%	7.24%
Dynamic Equity Income Fund Series A	-2.30%	0.31%	8.56%	14.01%	15.68%	9.32%	8.80%
Dynamic Financial Services Fund Series A	-5.85%	-3.78%	7.82%	4.26%	20.03%	9.27%	12.10%
Dynamic Global Discovery Fund Series A	1.10%	-10.63%	6.31%	3.67%	15.65%	6.36%	8.95%
Dynamic Global Real Estate Fund Series A	-3.89%	-7.29%	2.77%	1.64%	7.41%	0.58%	3.66%
Dynamic International Equity Fund Series A	-1.65%	3.26%	14.51%	13.83%	13.15%	4.35%	7.01%

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MANAGED INDEXED ACCOUNTS

Dynamic Funds	**1 Month**	**3 Month**	**6 Month**	**1 Yr**	**3 Year**	**5 Year**	**10 Year**
Dynamic Power American Growth Fund Series A	5.04%	-6.18%	41.40%	12.61%	27.84%	3.61%	15.27%
Dynamic Power Balanced Fund Series A	-1.11%	-3.92%	5.88%	7.49%	17.23%	9.19%	8.27%
Dynamic Power Canadian Growth Fund Series A	-0.64%	-4.18%	9.55%	11.57%	23.17%	13.25%	11.52%
Dynamic Power Global Growth Class Series A	5.86%	-4.28%	52.48%	18.11%	21.83%	-1.59%	9.67%
Dynamic Power Small Cap Fund Series A	-2.36%	2.67%	5.74%	42.20%	27.92%	9.41%	11.69%
Dynamic Precious Metals Fund Series A	-2.52%	26.34%	10.10%	23.81%	58.10%	30.00%	16.66%
Dynamic Premium Yield Fund Series A	0.80%	1.67%	7.93%	8.99%	9.61%	9.20%	7.45%
Dynamic Small Business Fund Series A	-2.39%	-0.58%	3.96%	3.04%	10.69%	1.98%	4.09%
Dynamic Strategic Mining Class Series A	-5.64%	0.21%	-2.34%	10.50%	21.31%	18.76%	10.17%
Dynamic Value Balanced Fund Series A	-2.58%	-1.32%	6.38%	10.74%	13.28%	7.83%	6.22%
Dynamic Value Fund of Canada Series A	-2.42%	-0.57%	9.66%	13.85%	16.84%	10.87%	8.59%

Fidelity Investments	**1 Month**	**3 Month**	**6 Month**	**1 Yr**	**3 Year**	**5 Year**	**10 Year**
Fidelity American Equity Class Series A	1.55%	-3.62%	18.15%	9.05%	12.32%	7.11%	8.24%
Fidelity Canadian Asset Allocation Fund Ser A	-2.27%	-1.03%	4.22%	11.59%	14.22%	8.07%	7.04%
Fidelity Canadian Balanced Fund Series A	-1.37%	-1.46%	3.21%	6.81%	12.30%	6.19%	5.92%
Fidelity Canadian Bond Fund Series A	-1.30%	-3.20%	-1.44%	-2.12%	3.76%	-0.73%	0.32%
Fidelity Canadian Disciplined Equity Fund Ser A	-2.64%	1.78%	9.07%	17.70%	20.47%	11.65%	10.04%
Fidelity Canadian Growth Company Fund Series A	1.62%	2.34%	26.99%	36.93%	36.69%	20.11%	17.32%
Fidelity Canadian Large Cap Fund Series A	-3.33%	2.15%	3.20%	3.35%	12.58%	11.29%	9.13%
Fidelity Europe Fund Series A	-2.37%	-0.23%	11.11%	8.63%	13.17%	7.14%	5.93%
Fidelity Far East Fund Series A	2.96%	-5.42%	33.61%	43.78%	36.37%	11.55%	10.62%
Fidelity Global Asset Allocation Fund Ser A	-0.04%	-0.86%	9.43%	10.01%	14.64%	7.01%	6.74%
Fidelity Global Financial Services Fund Ser A	-2.54%	2.42%	15.85%	7.90%	20.30%	11.01%	10.68%
Fidelity Global Fund Series A	-3.29%	1.90%	14.68%	8.56%	18.65%	9.69%	10.75%
Fidelity Global Health Care Fund Series A	0.82%	0.37%	6.26%	4.64%	3.25%	1.14%	5.91%
Fidelity Income Allocation Fund Series A	-1.96%	-2.60%	-0.32%	1.23%	7.87%	3.36%	3.21%
Fidelity NorthStar Fund Series A	-0.04%	0.85%	15.54%	14.37%	18.50%	10.61%	8.26%
Fidelity Small Cap America Fund Series A	-2.55%	-0.48%	10.81%	6.51%	6.96%	1.75%	4.36%
Fidelity True North Fund Series A	-2.71%	-0.86%	5.78%	11.95%	17.58%	10.82%	9.70%
Fidelity U.S. Focused Stock Fund Series A	4.66%	-8.26%	25.77%	21.87%	26.61%	14.55%	16.81%

Franklin Templeton Investments	**1 Month**	**3 Month**	**6 Month**	**1 Yr**	**3 Year**	**5 Year**	**10 Year**
Franklin Canadian Balanced Fd A	-1.26%	-0.56%	4.88%	5.68%	11.22%	5.82%	4.79%
Franklin ClearBridge Intl Gth Fd Ser A	0.06%	-7.36%	5.69%	0.94%	13.83%	5.37%	3.91%
Franklin Royce Global Small Cap Premier Fund Ser A	-1.63%	-4.58%	10.06%	6.63%	8.24%	2.02%	4.88%
Franklin ClearBridge Canadian Dividend Fund A	-3.74%	0.10%	7.52%	15.13%	17.38%	11.19%	8.18%
Franklin ClearBridge Canadian Equity Fund A	-3.69%	0.72%	6.37%	11.00%	16.48%	11.40%	8.43%
Templeton Growth Fund Series A	1.30%	0.09%	12.24%	8.95%	14.88%	8.59%	6.57%
Templeton Global Bond Fund Series A	1.30%	1.87%	6.60%	8.86%	8.12%	3.70%	0.79%

Mackenzie Financial Corp	**1 Month**	**3 Month**	**6 Month**	**1 Yr**	**3 Year**	**5 Year**	**10 Year**
Mackenzie Canadian Bond Fund Series A	-1.36%	-3.48%	-1.89%	-2.83%	3.38%	-0.87%	0.25%
Mackenzie Canadian Dividend Fund Series A	-2.80%	0.14%	7.82%	18.08%	19.08%	11.66%	9.32%
Mackenzie Canadian Short Term Income Fund A	-0.65%	-1.11%	-0.17%	-0.13%	3.94%	0.99%	1.16%
Mackenzie Canadian Value Fund A	-0.29%	-3.01%	16.38%	29.08%	25.74%	16.78%	9.74%
Mackenzie Corporate Bond Fund Series A	-1.66%	-1.64%	-0.20%	-0.22%	5.65%	1.85%	2.97%
Mackenzie Canadian Value Balanced Fund A	-0.81%	-2.67%	10.41%	18.04%	18.13%	10.60%	6.69%
Mackenzie Global Resource Fund Series A	-4.48%	8.45%	2.91%	36.54%	25.58%	21.05%	11.42%
Mackenzie Ivy Canadian Balanced Fund Series A	-2.35%	-0.99%	4.99%	4.22%	11.68%	7.41%	5.74%

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Data provided by Fundata

Please refer to the Notes section located at the end of this Historical Investment Return document for the Universal Life Plans and their guaranteed maximum BMO Life Assurance Company management fees for each of the investment account types listed below.

MANAGED INDEXED ACCOUNTS

Mackenzie Financial Corp	**1 Month**	**3 Month**	**6 Month**	**1 Yr**	**3 Year**	**5 Year**	**10 Year**
Mackenzie Ivy Canadian Fund Series A	-2.66%	-0.21%	7.24%	6.42%	14.26%	10.13%	7.10%
Mackenzie Ivy Foreign Equity Fund Series A	-2.82%	0.52%	7.90%	3.01%	11.92%	6.83%	6.07%
Mackenzie Ivy Global Balanced Fund Series A	-2.72%	-0.46%	5.50%	1.53%	9.90%	4.95%	5.16%
Mackenzie US All Cap Growth Fund Series A	4.91%	-0.20%	21.24%	9.04%	23.13%	12.92%	16.33%
Mackenzie Value Fund Series A	0.49%	-3.93%	17.93%	24.43%	21.79%	13.12%	7.88%
Mackenzie Bluewater Cdn Growth Bal Fund A	-0.68%	0.14%	4.04%	-2.51%	5.74%	2.60%	5.50%
Mackenzie Bluewater Cdn Growth Fund A	-0.09%	1.54%	7.01%	-2.74%	6.78%	4.13%	7.97%
Mackenzie Bluewater US Growth Fd A	2.95%	0.75%	15.75%	7.14%	11.08%	5.37%	10.57%
Mackenzie GQE US Small-Mid Cap Equity Fd Ser A	-2.53%	-7.49%	3.60%	-3.84%	3.65%	-0.63%	6.10%
Mackenzie Precious Metals Fund Series A	-7.50%	16.54%	1.85%	31.74%	63.27%	32.62%	18.29%

NEI	**1 Month**	**3 Month**	**6 Month**	**1 Yr**	**3 Year**	**5 Year**	**10 Year**
NEI Canadian Small Cap Equity RS Fund Series A	-1.38%	-1.13%	6.83%	17.72%	18.58%	11.40%	9.10%

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%	2.53%	-3.40%	2.77%	3.79%	4.44%
Trez Capital Yield Trust Class F	0.50%	1.51%	3.04%	-14.00%	-0.32%	2.36%	4.59%

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Data provided by Fundata

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)
Managed Indexed Accounts	2.50%	1.25%
Managed Portfolio Indexed Accounts	2.50%	1.25%
Market Indexed Accounts	3.25%	2.25%

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