

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.

<b>MARKET INDEXED ACCOUNTS</b>	<b>1 Month</b>	<b>3 Month</b>	<b>6 Month</b>	<b>1 Yr</b>	<b>3 Year</b>	<b>5 Year</b>	<b>10 Year</b>
<b>BMO Insurance</b>							
BMO Insurance Aggressive Mkt Pf Idx Acct	0.17%	-0.57%	8.13%	3.71%	8.80%	7.51%	8.30%
BMO Insurance Balanced Mkt Pf Idx Acct	0.15%	0.46%	6.86%	4.90%	6.43%	5.96%	6.76%
BMO Insurance Conservative Mkt Pf Idx Ac	0.08%	2.25%	4.60%	6.79%	2.21%	3.17%	3.71%
BMO Insurance Growth Market Port Idx Acc	0.12%	-0.04%	7.59%	4.47%	7.66%	6.83%	7.65%

\* 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.

<b>MANAGED PORTFOLIO INDEXED ACCOUNTS</b>	<b>1 Month</b>	<b>3 Month</b>	<b>6 Month</b>	<b>1 Yr</b>	<b>3 Year</b>	<b>5 Year</b>	<b>10 Year</b>
<b>AGF Investments Inc.</b>							
AGF Elements Balanced Portfolio MF Ser	-0.01%	-0.16%	4.65%	0.52%	3.62%	4.20%	5.40%
AGF Elements Global Portfolio MF Series	0.24%	-1.86%	5.44%	-1.42%	5.50%	6.44%	6.87%
AGF Elements Growth Portfolio MF Series	0.10%	-0.91%	5.06%	-0.75%	4.71%	5.40%	6.31%
<b>BMO Investments Inc.</b>							
BMO SelectClass Balanced Portfolio Adv	0.17%	-0.24%	5.22%	1.49%	4.28%	4.53%	5.81%
BMO SelectClass Equity Growth Port Adv	0.26%	-1.82%	5.96%	-1.39%	6.23%	6.88%	8.79%
BMO SelectClass Growth Portfolio Adv Ser	0.21%	-1.04%	5.74%	0.17%	5.38%	6.14%	7.67%
BMO SelectClass Income Portfolio Adv Ser	0.26%	1.22%	4.58%	3.85%	2.14%	2.77%	4.02%
<b>CI Investments Inc.</b>							
Portfolio Series Balanced Growth Fd A	0.33%	0.08%	5.66%	1.78%	4.48%	4.47%	6.87%
Portfolio Series Conservativ Bal Fd A	0.26%	0.77%	5.13%	3.27%	3.42%	3.88%	6.14%
Portfolio Series Maximum Growth Fd A	0.53%	-0.56%	6.69%	1.41%	6.11%	5.46%	7.92%
<b>Counsel Portfolio Services Inc</b>							
Counsel All Equity Portfolio Series A	-0.15%	-2.41%	3.81%	-4.95%	3.98%	4.37%	7.93%
Counsel Balanced Portfolio Series A	0.04%	-1.01%	3.52%	-1.04%	3.00%	3.42%	5.98%
Counsel Growth Portfolio Series A	-0.04%	-1.73%	3.66%	-3.02%	3.44%	3.83%	6.94%
<b>Dynamic Funds</b>							
Marquis Institutional Balanced Gwth Pf A	0.77%	0.77%	7.72%	4.28%	6.61%	5.79%	6.90%
Marquis Institutional Balanced Port A	0.56%	1.14%	6.84%	4.74%	5.46%	4.85%	5.96%
Marquis Institutional Growth Portfolio A	0.80%	0.50%	8.65%	3.93%	7.81%	6.84%	7.90%
<b>Franklin Templeton Investments</b>							
Frk Quo Balanced Growth Port-A	0.33%	-0.31%	5.22%	1.41%	3.66%	3.71%	5.81%
Frk Quo Divers Equity Port-A	0.91%	-1.37%	8.10%	0.80%	6.00%	5.55%	7.60%
Frk Quo Growth Port-A	0.43%	-1.07%	5.84%	0.24%	4.36%	4.21%	6.41%
<b>Invesco Canada Ltd.</b>							
Invesco Core Canadian Balanced Class A	0.64%	-0.28%	6.53%	-0.12%	3.16%	3.42%	5.83%
Invesco Intactive Maximum Gwth Pf CI A	0.27%	-1.93%	5.47%	-0.20%	4.93%	2.79%	-

<b>CUSTOM PORTFOLIO INDEXED ACCOUNTS</b>	<b>1 Month</b>	<b>3 Month</b>	<b>6 Month</b>	<b>1 Yr</b>	<b>3 Year</b>	<b>5 Year</b>	<b>10 Year</b>
<b>Franklin Templeton Investments</b>							
Frk Quo Balanced Growth Port-A	0.33%	-0.31%	5.22%	1.41%	3.66%	3.71%	5.81%
Frk Quo Divers Equity Port-A	0.91%	-1.37%	8.10%	0.80%	6.00%	5.55%	7.60%

Past performance is no guarantee of future performance. Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Insurance of Canada and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

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 Provider	Life Provider (Low Fees)
Managed Portfolio Indexed Accounts	2.50%	1.25%
Market Portfolio Indexed Accounts	3.25%	2.00%

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