

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 PORTFOLIO INDEXED ACCOUNTS

| <b>BMO Investments Inc.</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> |
|--|----------------|----------------|----------------|-------------|---------------|---------------|----------------|
| BMO Balanced ETF Portfolio - Advisor Series      | 0.49%          | 5.62%          | 10.64%         | 11.20%      | 10.92%        | 6.23%         | 5.95%          |
| BMO Conservative ETF Portfolio Advisor Series    | 0.41%          | 4.42%          | 7.87%          | 8.22%       | 8.24%         | 3.56%         | 4.10%          |
| BMO Equity Growth ETF Portfolio - Advisor Series | 0.37%          | 7.68%          | 15.27%         | 16.26%      | 15.26%        | 11.04%        | 9.08%          |
| BMO Fixed Income ETF Portfolio Advisor Series    | 0.36%          | 1.85%          | 3.10%          | 3.27%       | 3.95%         | -0.67%        | 1.17%          |
| BMO Growth ETF Portfolio - Advisor Series        | 0.49%          | 6.68%          | 13.24%         | 14.25%      | 13.43%        | 8.95%         | 7.63%          |
| BMO Income ETF Portfolio - Advisor Series        | 0.34%          | 3.51%          | 6.06%          | 6.42%       | 6.62%         | 1.90%         | 2.90%          |

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 Life Assurance Company 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 (Low Fees) |
|------------------------------------|--------------------------|
| Managed Portfolio Indexed Accounts | 1.25%                    |

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