

Wave 32 or earlier (2016 or earlier) : UL Investment Loan Plan

Market Indexed Account

Key Fee BMO Insurance

123 3.00 Bond (Scotia Capital Markets Universe*)
 120 3.25 American Equity (S&P 500*)
 121 3.25 American Small Cap Equity (Russell 2000*)
 122 3.25 Asia Equity (MSCI Hong Kong/Japan*)
 124 3.25 Canadian Equity (S&P/TSE60*)
 128 3.25 Canadian Financial Serv Indx (S&P/TSX CdnFinServs*)
 127 3.25 Canadian REIT Index (S&P/TSX Canadian REIT*)
 125 3.25 European Equity
 722 3.25 SANLAM P2 Strategies Global Fund Class I
 126 3.25 U.S. Technology (Nasdaq 100*)

Key Fee BMO Investments Inc.

661 3.00 BMO Balanced ESG ETF (ZESG)
 134 3.00 BMO Canadian Dividend ETF (ZDV)
 140 3.00 BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)
 135 3.00 BMO Emerging Markets Bond Hgd to CAD Index (ZEF)
 144 3.00 BMO Equal Weight Global Base Metals ETF (ZMT)
 142 3.00 BMO Equal Weight Oil & Gas Index ETF (ZEO)
 137 3.00 BMO Equal Weight US Banks Hgd to CAD Idx ETF (ZUB)
 136 3.00 BMO Equal Weight US Health Care Hgd to CAD (ZUH)
 147 3.00 BMO Equal Weight Utilities Index ETF (ZUT)
 141 3.00 BMO Global Infrastructure Index ETF (ZGI)
 146 3.00 BMO Junior Gold Index ETF (ZJG)
 138 3.00 BMO Low Volatility Canadian Equity ETF (ZLB)
 119 3.00 BMO Low Volatility US Equity ETF (ZLU)
 696 3.00 BMO MSCI Canada Selection Equity Idx ETF (ESGA)
 149 3.00 BMO MSCI China Selection Equity Index ETF (ZCH)
 148 3.00 BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)
 697 3.00 BMO MSCI EAFE Selection Equity Index ETF (ESGE)
 143 3.00 BMO MSCI Emerging Markets Index ETF (ZEM)
 145 3.00 BMO MSCI India Selection Equity Index ETF (ZID)
 698 3.00 BMO MSCI USA Selection Equity Index ETF (ESGY)

Managed Portfolio Indexed Account

Key Fee BMO Insurance

131 2.50 BMO Insurance Science & Technology Fund
 132 2.50 BMO Insurance U.S. Blue Chip Equity
 133 2.50 BMO Insurance World Equity

Key Fee BMO Investments Inc.

651 2.25 BMO SelectTrust Balanced Portfolio Advisor Series
 653 2.25 BMO SelectTrust Equity Growth Portfolio Advisor Sr
 652 2.25 BMO SelectTrust Growth Portfolio Advisor Series
 650 2.25 BMO SelectTrust Income Portfolio Advisor Series

Key Fee CI Global Asset Management

500 2.25 CI Portfolio Series Balanced Growth Fd Sr A
 501 2.25 CI Portfolio Series Conservative Balanced Fd A
 502 2.25 CI Portfolio Series Growth Fd Sr A
 503 2.25 CI Portfolio Series Maximum Growth Fd Sr A
 504 2.50 CI Portfolio Series Balanced Fd Sr A

Key Fee Counsel Portfolio Services Inc

194 2.00 Counsel All Equity Portfolio Series A
 195 2.00 Counsel Balanced Portfolio Series A
 196 2.00 Counsel Conservative Portfolio Series A
 197 2.00 Counsel Growth Portfolio Series A

Key Fee Invesco Canada Ltd.

165 2.50 Invesco Canadian Premier Balanced Class A

Managed Portfolio Indexed Account

Key Fee Invesco Canada Ltd.

168 2.50 Invesco Maximum Growth Portfolio Cl A
 166 2.50 Invesco Pure Canadian Equity Class Series A

Key Fee Optima Strategy Funds (BMO)

676 2.50 Optima Strategy Conservative Portfolio
 679 2.50 Optima Strategy Global Equity Portfolio
 678 2.50 Optima Strategy Long Term Growth Portfolio
 677 2.50 Optima Strategy Moderate Portfolio
 675 2.50 Optima Strategy Most Conservative Portfolio

Key Fee SEI Investments Canada Company

521 2.50 SEI Balanced 60/40 Fund Class E
 522 2.50 SEI Global Balanced Growth Pool Class E
 525 2.50 SEI Global Equity Pool Class E
 524 2.50 SEI Growth 100 Fund Class E
 523 2.50 SEI Growth 80/20 Fund Class E
 520 2.50 SEI Income 40/60 Fund Class E

Managed Indexed Account

Key Fee AGF Investments Inc.

401 2.00 AGF American Growth Class Mutual Fund Series
 406 2.00 AGF Canadian Growth Equity Class MF Series
 434 2.00 AGF Global Real Assets Class Mutual Fund Series
 428 2.25 AGF Canadian Small Cap Fund MF Series
 429 2.25 AGF China Focus Class MF Series
 431 2.25 AGF European Equity Class MF Series
 436 2.25 AGF Global Real Assets Fund Mutual Fund Series
 404 2.25 AGF Multi-Asset Growth and Income Pf MF
 430 2.50 AGF Emerging Markets Fund MF Series
 605 2.50 AGF Fixed Income Plus Fund MF Series
 418 2.50 AGF Global Equity Fund Mutual Fund Series
 402 2.50 AGF Global Growth Balanced Fund Mutual Fund Ser
 424 2.50 AGF Global Select Fund Mutual Fund Series
 604 2.50 AGF Global Sustainable Balanced Fund MF
 608 2.50 AGF Global Sustainable Growth Equity Fund MF
 603 2.50 AGF Multi-Asset Conservative Income Pf MF
 400 2.50 AGF U.S. Small-Mid Cap Fund Mutual Fund Series

Key Fee BMO Investments Inc.

644 2.25 BMO Asian Growth and Income Fund Advisor Ser
 624 2.25 BMO Canadian Smart Alpha Equity Fund Advisor Ser
 641 2.25 BMO Global Dividend Fund Advisor Series
 640 2.25 BMO Global Equity Fund Advisor Series
 643 2.25 BMO Global Small Cap Fund Advisor Series
 2.25 BMO Global Strategic Bond Fund Advisor Series

636 2.25 BMO International Value Fund Advisor Series
 621 2.25 BMO U.S. Equity Fund Advisor Series
 632 2.25 BMO U.S. High Yield Bond Fund Advisor Series
 634 2.50 BMO Asset Allocation Fund Advisor Series
 625 2.50 BMO Diversified Income Portfolio Advisor Series
 626 2.50 BMO Dividend Fund Advisor Series
 642 2.50 BMO Emerging Markets Fund Advisor Series
 637 2.50 BMO European Fund Advisor Series
 649 2.50 BMO Global Infrastructure Fund Advisor Series
 633 2.50 BMO Monthly Dividend Fund Ltd. Advisor Series
 630 2.50 BMO Monthly High Income Fund II Advisor Series
 664 2.50 BMO Tactical Dividend ETF Fund Advisor Series

Key Fee CI Global Asset Management

704 2.00 CI Canadian All Cap Equity Income Fund Ser A

Managed Indexed Account

Key Fee CI Global Asset Management

709 2.00 CI Global REIT Fund Series A
 706 2.00 CI North American Equity Fund Series A
 710 2.00 CI North American Small/Mid Cap Equity Fund A
 712 2.00 CI U.S. Equity Fund Series A
 186 2.25 CI Global Income & Growth Fund Series A
 707 2.25 CI Global Infrastructure Fund Series A
 708 2.25 CI Precious Metals Fund Series A
 505 2.25 CI U.S. Small/Mid Cap Equity Corporate Class A
 506 2.25 CI U.S. Stock Selection Corporate Class A
 511 2.50 CI Canadian Balanced Fund Series A
 513 2.50 CI Canadian Income and Growth Fund Series A
 510 2.50 CI Emerging Markets Fund Series A
 512 2.50 CI Global Resource Fund Series A
 514 2.50 CI Select Canadian Equity Fund Series A
 181 2.50 CI Select Global Equity Fund Series A
 515 2.50 CI Synergy American Fund Series A
 516 2.50 CI Synergy Canadian Corporate Class A
 519 2.50 CI Synergy Global Corporate Class A

Key Fee Counsel Portfolio Services Inc

198 2.00 Counsel Canadian Growth Series A
 235 2.00 Counsel International Growth Series A
 190 2.00 Counsel U.S. Growth Series A

Key Fee Dynamic Funds

203 2.00 Dynamic Asia Pacific Equity Fund Series A
 209 2.00 Dynamic Power American Growth Fund Series A
 212 2.00 Dynamic Power Canadian Growth Fund Series A
 584 2.00 Dynamic Power Small Cap Fund Series A
 200 2.25 Dynamic American Fund Series A
 220 2.25 Dynamic Canadian Dividend Fund Series A
 224 2.25 Dynamic Financial Services Fund Series A
 225 2.25 Dynamic Global Discovery Fund Series A
 207 2.25 Dynamic International Equity Fund Series A
 210 2.25 Dynamic Power Balanced Fund Series A
 226 2.25 Dynamic Precious Metals Fund Series A
 223 2.25 Dynamic Strategic Mining Class Series A
 204 2.25 Dynamic Value Fund of Canada Series A
 206 2.50 Dynamic Blue Chip Balanced Fund Series A
 221 2.50 Dynamic Equity Income Fund Series A
 201 2.50 Dynamic Global Real Estate Fund Series A
 215 2.50 Dynamic Small Business Fund Series A

Key Fee Fidelity Investments

256 2.00 Fidelity Global Financial Services Fund Ser A
 245 2.00 Fidelity Global Health Care Fund Series A
 260 2.00 Fidelity Japan Fund Series A
 246 2.00 Fidelity Technology Innovators Fund Series A
 244 2.25 Fidelity Far East Fund Series A
 255 2.25 Fidelity Global Consumer Brands Fund Series A
 257 2.25 Fidelity Global Natural Resources Class Series A
 240 2.50 Fidelity Canadian Asset Allocation Fund Ser A
 253 2.50 Fidelity Canadian Balanced Fund Series A
 242 2.50 Fidelity Canadian Disciplined Equity Fund Ser A
 241 2.50 Fidelity Canadian Growth Company Fund Series A
 254 2.50 Fidelity Canadian Large Cap Fund Series A
 243 2.50 Fidelity Europe Fund Series A
 247 2.50 Fidelity Global Asset Allocation Fund Ser A

Information contained in this document is for illustrative purposes and is subject to change without notice.

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.

As of February 21, 2026

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Key Fee Fidelity Investments

258 2.50 Fidelity Global Concentrated Equity Fund A
 248 2.50 Fidelity Global Fund Series A
 249 2.50 Fidelity International Growth Fund Series A
 261 2.50 Fidelity Small Cap America Fund Series A
 251 2.50 Fidelity True North Fund Series A
 259 2.50 Fidelity U.S. Focused Stock Fund Series A

Key Fee Franklin Templeton Investments

278 2.25 Franklin ClearBridge Canadian Equity Fund A
 271 2.25 Franklin ClearBridge Intl Gth Fd Ser A
 272 2.25 Franklin Royce Global Small Cap Premier Fund Ser A
 275 2.25 Franklin U.S. Opportunities Fund Series A
 273 2.25 Templeton Global Bond Fund Series A
 280 2.50 Franklin Canadian Balanced Fd A
 279 2.50 Franklin Global Growth Fund Series A
 270 2.50 Templeton Growth Fund Series A

Key Fee IA Clarington

560 2.25 IA Clarington Loomis Global Allocation Fund T8
 557 2.25 IA Clarington Loomis Global Equity Opp Fd Series A
 563 2.25 IA Clarington QV U.S. Equity Currency Neut Fd A
 556 2.50 IA Clarington Canadian Dividend Fund Series A
 554 2.50 IA Clarington Monthly Income Balanced Fund Ser T8

Key Fee Invesco Canada Ltd.

156 2.00 Invesco European Equity Class Series A
 150 2.00 Invesco Main Street U.S. Small Cap Class Series A
 164 2.25 Invesco American Franchise Fund Series A
 153 2.25 Invesco Canadian Class Series A
 159 2.25 Invesco Canadian Fund Series A
 155 2.25 Invesco Canadian Premier Balanced Fund Series A
 154 2.25 Invesco EQV Canadian Premier Equity Fund Ser A
 170 2.25 Invesco Global Balanced Fund Series A
 162 2.25 Invesco Global Companies Fund Series A
 171 2.25 Invesco Global Select Equity Fund Series A
 163 2.25 Invesco Select Balanced Fund Series A

Key Fee Mackenzie Financial Corp

316 2.00 Mackenzie Bluewater US Growth Fd A
 319 2.00 Mackenzie Ivy International Fund Series A
 344 2.00 Mackenzie US All Cap Growth Fund Series A
 309 2.25 Mackenzie Bluewater Cdn Growth Bal Fund A
 310 2.25 Mackenzie Bluewater Cdn Growth Fund A
 339 2.25 Mackenzie Cundill Canadian Balanced Fund A
 340 2.25 Mackenzie Cundill Canadian Security Fund A
 343 2.25 Mackenzie Cundill Value Fund Series A
 311 2.25 Mackenzie Global Resource Fund Series A
 323 2.25 Mackenzie GQE Global Equity Fund Series A
 313 2.25 Mackenzie Ivy European Fund Series A
 338 2.25 Mackenzie Ivy Foreign Equity Fund Series A
 301 2.50 Mackenzie Canadian Bond Fund Series A
 351 2.50 Mackenzie Canadian Dividend Fund Series A
 306 2.50 Mackenzie Canadian Short Term Income Fund A
 308 2.50 Mackenzie Corporate Bond Fund Series A
 330 2.50 Mackenzie Global Dividend Fund Series A
 336 2.50 Mackenzie Ivy Canadian Fund Series A

Managed Indexed Account

Key Fee Mackenzie Financial Corp

327 2.50 Mackenzie Ivy Global Balanced Fund Series A
 354 2.50 Mackenzie Precious Metals Fund Series A
 358 2.50 Mackenzie US Small-Mid Cap Growth Fd Ser A

Key Fee Manulife Investment Management

456 2.00 Manulife Dividend Income Plus Fund Advisor Series
 451 2.00 Manulife U.S. All Cap Equity Fund Advisor Ser
 467 2.25 Manulife Covered Call U.S. Equity Fund Advisor Ser
 462 2.25 Manulife Fundamental Global Equity Fund Advisor
 453 2.25 Manulife U.S. Opportunities Fund Advisor Series
 454 2.50 Manulife Bond Fund Advisor Series
 460 2.50 Manulife Strategic Income Fund Advisor Ser

Key Fee NEI

385 2.00 NEI International Equity RS Fund Series A
 381 2.25 NEI Canadian Equity RS Fund Series A
 383 2.25 NEI Canadian Small Cap Equity RS Fund Series A
 390 2.50 NEI ESG Canadian Enhanced Index Fund A
 384 2.50 NEI Global Dividend RS Fund Series A
 380 2.50 NEI Global Sustainable Balanced Fund Series A

Key Fee Renaissance Investments

481 2.00 Renaissance Canadian Growth Fund Class A
 484 2.00 Renaissance Global Health Care Fund Class A
 486 2.25 Renaissance Global Innovation Fund A
 482 2.50 Renaissance China Plus Fund Class A
 487 2.50 Renaissance Global Small-Cap Fund Class A
 488 2.50 Renaissance High Income Fund Class A
 485 2.50 Renaissance Optimal Global Equity Portfolio A

Key Fee SEI Investments Canada Company

530 2.50 SEI Canadian Equity Fund Class E
 536 2.50 SEI Canadian Fixed Income Fund Class E
 531 2.50 SEI Canadian Small Company Equity Fund Class E
 535 2.50 SEI Emerging Markets Equity Fund Class E
 534 2.50 SEI International Equity Fund Class E
 532 2.50 SEI U.S. Large Company Equity Fund Class E
 533 2.50 SEI U.S. Small Company Equity Fund Class E

Custom Portfolio Indexed Account

Key Fee AGF Investments Inc.

2.75 AGF Canadian Dividend Income Fund MF
 2.75 AGF Global Corporate Bond Fund MF

Key Fee BMO Investments Inc.

2.75 BMO North American Dividend Fund Advisor Ser
 2.75 BMO Resource Fund Advisor Series

Key Fee CI Global Asset Management

2.75 CI Canadian Bond Fund Series A
 2.75 CI Canadian Investment Fund Series A
 2.75 CI Global Alpha Innovators Corporate Class A
 2.75 CI Global Bond Corporate Class A
 2.75 CI Global Energy Corporate Class A
 2.75 CI Global Health Sciences Corporate Class A
 2.75 CI Global Value Fund Series A
 2.75 CI International Value Fund Series A
 2.75 CI Portfolio Series Conservative Fd Sr A

Custom Portfolio Indexed Account

Key Fee CI Global Asset Management

2.75 CI Portfolio Series Income Fd Sr A

Key Fee Dynamic Funds

2.75 Dynamic Canadian Bond Fund Series A
 2.75 Dynamic Canadian Value Class Series A
 2.75 Dynamic Energy Income Fund Series A
 2.75 Dynamic Power Global Growth Class Series A
 2.75 Dynamic Value Balanced Fund Series A
 2.75 DynamicEdge Balanced Income Portfolio Series A

Key Fee Fidelity Investments

2.75 Fidelity American Equity Fund Series A
 2.75 Fidelity American High Yield Fund Series A
 2.75 Fidelity Canadian Bond Fund Series A
 2.75 Fidelity Emerging Markets Fund Series A
 2.75 Fidelity Global Disciplined Equity Class A
 2.75 Fidelity NorthStar Fund Series A

Key Fee Franklin Templeton Investments

2.75 Franklin Brandywine Global Inc Opt Fd A
 2.75 Franklin Brandywine U.S. High Yield Fund Ser A
 2.75 Franklin ClearBridge Canadian Dividend Fund A
 2.75 Franklin ClearBridge Canadian Small Cap Fund A
 2.75 Franklin ClearBridge Dividend Income Fund A
 2.75 Franklin Quotential Balanced Growth Port A
 2.75 Franklin Quotential Balanced Income Port A
 2.75 Franklin Quotential Diversified Equity Port A
 2.75 Franklin Quotential Diversified Income Port T
 2.75 Franklin U.S. Rising Dividends Fund Series A
 2.75 Templeton Emerging Markets Fund Series A

Key Fee IA Clarington

2.75 IA Clarington QV Canadian Small Cap Fund Ser A

Key Fee Invesco Canada Ltd.

2.75 Invesco Developing Markets Fund Series A
 2.75 Invesco EQV International Equity Class Ser A
 2.75 Invesco European Equity Fund Series A
 2.75 Invesco Income Growth Fund Series SC
 2.75 Invesco International Growth Fund A
 2.75 Invesco Pure Canadian Equity Fund Series A
 2.75 Invesco Select Canadian Equity Fund Series A

Key Fee Mackenzie Financial Corp

2.75 Mackenzie Ivy Canadian Balanced Fund Series A

Key Fee Manulife Investment Management

2.75 Manulife Fundamental Equity Fund Advisor Series
 2.75 Manulife Growth Opportunities Fund Advisor Series
 2.75 Manulife Monthly High Income Fund Advisor Series

Key Fee Renaissance Investments

2.75 Renaissance Canadian Bond Fund Class A
 2.75 Renaissance Canadian Dividend Fund Class A
 2.75 Renaissance Canadian Small-Cap Fund Cl A
 2.75 Renaissance Global Bond Fund Class A
 2.75 Renaissance International Equity Fund Class A
 2.75 Renaissance Short-Term Income Fund Class A