

UL Investment Options

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

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Market Indexed Account				Managed Portfolio Indexed Account				Managed Indexed Account			
Key	Fee	BMO Insurance	Key	Fee	Dynamic Funds	Key					
123	3.00	Bond (Scotia Capital Markets Universe*)	593	2.00	Marquis Institutional Balanced Portfolio A			BMO Emerging Markets Fund Advisor Series			
120		American Equity (S&P 500*)	Key	Fee	Franklin Templeton Investments			BMO European Fund Advisor Series			
121	3.25	American Small Cap Equity (Russell 2000*)	281	2.75	Franklin Quotential Balanced Growth Port A	649		BMO Global Infrastructure Fund Advisor Series			
122	3.25	Asia Equity (MSCI Hong Kong/Japan*)	284	2.75	Franklin Quotential Balanced Income Port A	633		BMO Monthly Dividend Fund Ltd. Advisor Series			
124	3.25	Canadian Equity (S&P/TSE60*)	283	2.75	Franklin Quotential Diversified Equity Port A	630	2.50	BMO Monthly High Income Fund II Advisor Series			
128	3.25	Canadian Financial Serv Indx (S&P/TSXCdnFinServs*)	Key	Fee	Invesco Canada Ltd.	664	2.50	BMO Tactical Dividend ETF Fund Advisor Series			
127	3.25	Canadian REIT Index (S&P/TSX Canadian REIT*)	-		Invesco Canadian Premier Balanced Class A	Key	Fee	CI Global Asset Management			
125	3.25	European Equity			Invesco Maximum Growth Portfolio CI A	704	2.00	CI Canadian All Cap Equity Income Fund Ser A			
722	3.25	SANLAM P2 Strategies Global Fund Class I			Invesco Pure Canadian Equity Class Series A	709	2.00	CI Global REIT Fund Series A			
126	3.25	U.S. Technology (Nasdaq 100*)			• •	706	2.00	CI North American Equity Fund Series A			
Key	Fee	BMO Investments Inc.	Key			710	2.00	CI North American Small/Mid Cap Equity Fund A			
661	3.00	BMO Balanced ESG ETF (ZESG)			Optima Strategy Conservative Portfolio	712	2.00	CI U.S. Equity Fund Series A			
134	3.00	BMO Canadian Dividend ETF (ZDV)			Optima Strategy Global Equity Portfolio	186	2.25	CI Global Income & Growth Fund Series A			
140	3.00	BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)			Optima Strategy Long Term Growth Portfolio	707	2.25	CI Global Infrastructure Fund Series A			
135	3.00	BMO Emerging Markets Bond Hgd to CAD Index (ZEF)			Optima Strategy Moderate Portfolio	708	2.25	CI Precious Metals Fund Series A			
144	3.00	BMO Equal Weight Global Base Metals ETF (ZMT)	675	2.50	Optima Strategy Most Conservative Portfolio	505	2.25	CI U.S. Small/Mid Cap Equity Corporate Class A			
142	3.00	BMO Equal Weight Oil & Gas Index ETF (ZEO)	Key	Fee	SEI Investments Canada Company	506	2.25	CI U.S. Stock Selection Corporate Class A			
137		BMO Equal Weight US Banks Hgd to CAD ldx ETF (ZUB)	521	2.50	SEI Balanced 60/40 Fund Class E	511	2.50	CI Canadian Balanced Fund Series A			
136		BMO Equal Weight US Health Care Hgd to CAD (ZUH)	522	2.50	SEI Global Balanced Growth Pool Class E	513	2.50	CI Canadian Income and Growth Fund Series A			
		BMO Equal Weight Utilities Index ETF (ZUT)	525	2.50	SEI Global Equity Pool Class E			CI Emerging Markets Fund Series A			
		BMO Global Infrastructure Index ETF (ZGI)	524	2.50	SEI Growth 100 Fund Class E			CI Global Resource Fund Series A			
146		BMO Junior Gold Index ETF (ZJG)	523	2.50	SEI Growth 80/20 Fund Class E			CI Select Canadian Equity Fund Series A			
138		BMO Low Volatility Canadian Equity ETF (ZLB)	520	2.50	SEI Income 40/60 Fund Class E	181		CI Select Global Equity Fund Series A			
119		BMO Low Volatility US Equity ETF (ZLU)	Man	age	d Indexed Account	515		CI Synergy American Fund Series A			
696		BMO MSCI Canada Selection Equity Idx ETF (ESGA)	Key	Fee	AGF Investments Inc.	516		CI Synergy Canadian Corporate Class A			
149		BMO MSCI China Selection Equity Index ETF (ZCH)	-		AGF American Growth Class Mutual Fund Series	519		CI Synergy Global Corporate Class A			
148		BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)			AGF Canadian Growth Equity Class MF Series			5 Cl Canadian Bond Fund Series A			
		BMO MSCI EAFE Selection Equity Index ETF (ESGE)			AGF Global Real Assets Class Mutual Fund Series			5 CI Canadian Investment Fund Series A			
					AGF Canadian Small Cap Fund MF Series			5 Cl Global Alpha Innovators Corporate Class A			
		BMO MSCI Emerging Markets Index ETF (ZEM)			AGF China Focus Class MF Series			G Cl Global Energy Corporate Class A			
		BMO MSCI India Selection Equity Index ETF (ZID)			AGF European Equity Class MF Series			G Global Energy Corporate Class A			
		BMO MSCI USA Selection Equity Index ETF (ESGY)			AGF Global Real Assets Fund Mutual Fund Series			·			
	-	d Portfolio Indexed Account			AGF Multi-Asset Growth and Income Pf MF	_	Fee				
-	Fee				AGF Emerging Markets Fund MF Series	198	2.00	Counsel Canadian Growth Series A			
		BMO Insurance Science & Technology Fund			AGF Fixed Income Plus Fund MF Series	235	2.00	Counsel International Growth Series A			
		BMO Insurance U.S. Blue Chip Equity			AGF Global Equity Fund Mutual Fund Series	190	2.00	Counsel U.S. Growth Series A			
133	2.50	BMO Insurance World Equity			AGF Global Growth Balanced Fund Mutual Fund Ser	Key	Fee	Dynamic Funds			
Key	Fee	BMO Investments Inc.				203	2.00	Dynamic Asia Pacific Equity Fund Series A			
651	2.25	BMO SelectTrust Balanced Portfolio Advisor Series			AGF Global Select Fund Mutual Fund Series AGF Global Sustainable Balanced Fund MF			Dynamic Power American Growth Fund Series A			
653	2.25	BMO SelectTrust Equity Growth Portfolio Advisor Sr	604			212	2.00	Dynamic Power Canadian Growth Fund Series A			
652	2.25	BMO SelectTrust Growth Portfolio Advisor Series	608		AGF Global Sustainable Growth Equity Fund MF AGF Multi-Asset Conservative Income Pf MF	584	2.00	Dynamic Power Small Cap Fund Series A			
650	2.25	BMO SelectTrust Income Portfolio Advisor Series				200	2.25	Dynamic American Fund Series A			
Key	Fee	CI Global Asset Management			AGF U.S. Small-Mid Cap Fund Mutual Fund Series	220	2.25	Dynamic Canadian Dividend Fund Series A			
500		CI Portfolio Series Balanced Growth Fd Sr A	Key	Fee	BMO Investments Inc.	224	2.25	Dynamic Financial Services Fund Series A			
501		CI Portfolio Series Conservative Balanced Fd A	644	2.25	BMO Asian Growth and Income Fund Advisor Ser	225	2.25	Dynamic Global Discovery Fund Series A			
		CI Portfolio Series Growth Fd Sr A	624	2.25	BMO Canadian Smart Alpha Equity Fund Advisor Ser	207	2.25	Dynamic International Equity Fund Series A			
503		CI Portfolio Series Maximum Growth Fd Sr A	641	2.25	BMO Global Dividend Fund Advisor Series	210	2.25	Dynamic Power Balanced Fund Series A			
504		CI Portfolio Series Balanced Fd Sr A	640	2.25	BMO Global Equity Fund Advisor Series	226		Dynamic Precious Metals Fund Series A			
			643	2.25	BMO Global Small Cap Fund Advisor Series	223		5 Dynamic Strategic Mining Class Series A			
182		CI Portfolio Series Income Ed Sr A		2.25	BMO Global Strategic Bond Fund Advisor Series	204		5 Dynamic Value Fund of Canada Series A			
183	_	CI Portfolio Series Income Fd Sr A	636	2.25	BMO International Value Fund Advisor Series	206		Dynamic Blue Chip Balanced Fund Series A			
Key			621	2.25	BMO U.S. Equity Fund Advisor Series	221		Dynamic Equity Income Fund Series A			
194	2.00	Counsel All Equity Portfolio Series A	632	2.25	BMO U.S. High Yield Bond Fund Advisor Series	201		Dynamic Equity income Fund Genes A Dynamic Global Real Estate Fund Series A			
195	2.00	Counsel Balanced Portfolio Series A	634	2.50	BMO Asset Allocation Fund Advisor Series	215		Dynamic Small Business Fund Series A			
196	2.00	Counsel Conservative Portfolio Series A	625	2.50	BMO Diversified Income Portfolio Advisor Series	208		5 Dynamic Canadian Bond Fund Series A			
197	2.00	Counsel Growth Portfolio Series A	626	2.50	BMO Dividend Fund Advisor Series			5 Dynamic Canadian Value Class Series A			
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Mar	Managed Indexed Account		Managed Indexed Account			Custom Portfolio Indexed Account			
Key	Fee	Dynamic Funds	Key	Fee	e	Invesco Canada Ltd.	Key	Fee	AGF Investments Inc.
214	2.75	Dynamic Energy Income Fund Series A	160	2.75	'5 Inv	esco Income Growth Fund Series SC		2.75	AGF Canadian Dividend Income Fund MF
217	2.75	Dynamic Power Global Growth Class Series A	Key	Fee	e	Mackenzie Financial Corp		2.75	AGF Global Corporate Bond Fund MF
227	2.75	Dynamic Value Balanced Fund Series A	316	2.00	0 Ma	ckenzie Bluewater US Growth Fd A	Key	Fee	BMO Investments Inc.
Key	Fee	Fidelity Investments				ckenzie Ivy International Fund Series A	-		BMO North American Dividend Fund Advisor Ser
256	2.00	Fidelity Global Financial Services Fund Ser A				ckenzie US All Cap Growth Fund Series A			BMO Resource Fund Advisor Series
245	2.00	Fidelity Global Health Care Fund Series A				ckenzie Bluewater Cdn Growth Bal Fund A			
260		Fidelity Japan Fund Series A	310	2.25	.5 Ma	ckenzie Bluewater Cdn Growth Fund A	Key		CI Global Asset Management
246	2.00	Fidelity Technology Innovators Fund Series A	339	2.25	.5 Ma	ckenzie Cundill Canadian Balanced Fund A			CI Canadian Bond Fund Series A
244	2.25	Fidelity Far East Fund Series A	340	2.25	.5 Ma	ckenzie Cundill Canadian Security Fund A			CI Canadian Investment Fund Series A CI Global Alpha Innovators Corporate Class A
255	2.25	Fidelity Global Consumer Brands Fund Series A	343	2.25	.5 Ma	ckenzie Cundill Value Fund Series A			Cl Global Bond Corporate Class A
257	2.25	Fidelity Global Natural Resources Class Series A	311	2.25	.5 Ma	ckenzie Global Resource Fund Series A			CI Global Energy Corporate Class A
240	2.50	Fidelity Canadian Asset Allocation Fund Ser A	323	2.25	.5 Ma	ckenzie GQE Global Equity Fund Series A			CI Global Health Sciences Corporate Class A
253	2.50	Fidelity Canadian Balanced Fund Series A	313	2.25	.5 Ma	ckenzie Ivy European Fund Series A			CI Global Value Fund Series A
242	2.50	Fidelity Canadian Disciplined Equity Fund Ser A	338	2.25	.5 Ma	ckenzie Ivy Foreign Equity Fund Series A			CI International Value Fund Series A
241	2.50	Fidelity Canadian Growth Company Fund Series A	301	2.50	i0 Ma	ckenzie Canadian Bond Fund Series A			CI Portfolio Series Conservative Fd Sr A
254	2.50	Fidelity Canadian Large Cap Fund Series A	351	2.50	0 Ma	ckenzie Canadian Dividend Fund Series A			CI Portfolio Series Income Fd Sr A
243	2.50	Fidelity Europe Fund Series A	306	2.50	0 Ma	ckenzie Canadian Short Term Income Fund A			
247	2.50	Fidelity Global Asset Allocation Fund Ser A	308	2.50	0 Ma	ckenzie Corporate Bond Fund Series A	Key		Dynamic Funds
258	2.50	Fidelity Global Concentrated Equity Fund A	330	2.50	0 Ma	ckenzie Global Dividend Fund Series A			Dynamic Canadian Bond Fund Series A
248	2.50	Fidelity Global Fund Series A	336	2.50	0 Ma	ckenzie Ivy Canadian Fund Series A			Dynamic Canadian Value Class Series A
249	2.50	Fidelity International Growth Fund Series A	327	2.50	0 Ma	ckenzie Ivy Global Balanced Fund Series A			Dynamic Energy Income Fund Series A
261	2.50	Fidelity Small Cap America Fund Series A	354	2.50	0 Ma	ckenzie Precious Metals Fund Series A			Dynamic Power Global Growth Class Series A
251	2.50	Fidelity True North Fund Series A	358	2.50	i0 Ma	ckenzie US Small-Mid Cap Growth Fd Ser A			Dynamic Value Balanced Fund Series A
259	2.50	Fidelity U.S. Focused Stock Fund Series A	357	2.75	'5 Ma	ckenzie Ivy Canadian Balanced Fund Series A			DynamicEdge Balanced Income Portfolio Series A
238	2.75	Fidelity Canadian Bond Fund Series A	Key	Fee	e	Manulife Investment Management	Key	Fee	Fidelity Investments
228	2.75	Fidelity NorthStar Fund Series A	456	2.00	0 Ma	nulife Dividend Income Plus Fund Advisor Series			Fidelity American Equity Fund Series A
Key	Fee	Franklin Templeton Investments	451	2.00	0 Ma	nulife U.S. All Cap Equity Fund Advisor Ser			Fidelity American High Yield Fund Series A
278	2.25	Franklin ClearBridge Canadian Equity Fund A	467	2.25	.5 Ma	nulife Covered Call U.S. Equity Fund Advisor Ser			Fidelity Canadian Bond Fund Series A
271	2.25	Franklin ClearBridge Intl Gth Fd Ser A	462	2.25	.5 Ma	nulife Fundamental Global Equity Fund Advisor			Fidelity Emerging Markets Fund Series A
272	2.25	Franklin Royce Global Small Cap Premier Fund Ser A	453	2.25	.5 Ma	nulife U.S. Opportunities Fund Advisor Series			Fidelity Global Disciplined Equity Class A
275	2.25	Franklin U.S. Opportunities Fund Series A	454	2.50	i0 Ma	nulife Bond Fund Advisor Series			Fidelity NorthStar Fund Series A
273	2.25	Templeton Global Bond Fund Series A	460	2.50	0 Ma	nulife Strategic Income Fund Advisor Ser	Key		Franklin Templeton Investments
280	2.50	Franklin Canadian Balanced Fd A	Key	Fee	e	NEI		2.75	Franklin Brandywine Global Inc Opt Fd A
279	2.50	Franklin Global Growth Fund Series A	385	2.00	0 NE	I International Equity RS Fund Series A		2.75	Franklin Brandywine U.S. High Yield Fund Ser A
270	2.50	Templeton Growth Fund Series A	381	2.25	5 NE	I Canadian Equity RS Fund Series A			Franklin ClearBridge Canadian Dividend Fund A
276	2.75	Franklin ClearBridge Canadian Dividend Fund A	383	2.25	5 NE	I Canadian Small Cap Equity RS Fund Series A			Franklin ClearBridge Canadian Small Cap Fund A
Key	Fee	IA Clarington	390	2.50	0 NE	I ESG Canadian Enhanced Index Fund A			Franklin ClearBridge Dividend Income Fund A
560	2.25	IA Clarington Loomis Global Allocation Fund T8	384	2.50	0 NE	I Global Dividend RS Fund Series A			Franklin Quotential Balanced Growth Port A
557	2.25	IA Clarington Loomis Global Equity Opp Fd Series A	380	2.50	0 NE	I Global Sustainable Balanced Fund Series A			Franklin Quotential Balanced Income Port A
563	2.25	IA Clarington QV U.S. Equity Currency Neut Fd A	Key	Fee	e	Renaissance Investments			Franklin Quotential Diversified Equity Port A
556	2.50	IA Clarington Canadian Dividend Fund Series A	-			naissance Canadian Growth Fund Class A			Franklin Quotential Diversified Income Port T
554	2.50	IA Clarington Monthly Income Balanced Fund Ser T8				naissance Global Health Care Fund Class A			Franklin U.S. Rising Dividends Fund Series A
Key	Fee	Invesco Canada Ltd.				naissance Global Innovation Fund A			Templeton Emerging Markets Fund Series A
156	2.00	Invesco European Equity Class Series A	482	2.50	0 Re	naissance China Plus Fund Class A	Key	Fee	IA Clarington
150	2.00	Invesco Main Street U.S. Small Cap Class Series A	487	2.50	0 Re	naissance Global Small-Cap Fund Class A		2.75	IA Clarington QV Canadian Small Cap Fund Ser A
164	2.25	Invesco American Franchise Fund Series A	488	2.50	0 Re	naissance High Income Fund Class A	Key	Fee	Invesco Canada Ltd.
153	2.25	Invesco Canadian Class Series A	485	2.50	0 Re	naissance Optimal Global Equity Portfolio A		2.75	Invesco Developing Markets Fund Series A
159	2.25	Invesco Canadian Fund Series A	Key	Fee	e	SEI Investments Canada Company		2.75	Invesco EQV International Equity Class Ser A
155	2.25	Invesco Canadian Premier Balanced Fund Series A	-			I Canadian Equity Fund Class E		2.75	Invesco European Equity Fund Series A
154	2.25	Invesco EQV Canadian Premier Equity Fund Ser A				I Canadian Fixed Income Fund Class E		2.75	Invesco Income Growth Fund Series SC
170	2.25	Invesco Global Balanced Fund Series A				I Canadian Small Company Equity Fund Class E		2.75	Invesco International Growth Fund A
162	2.25	Invesco Global Companies Fund Series A				I Emerging Markets Equity Fund Class E		2.75	Invesco Pure Canadian Equity Fund Series A
171	2.25	Invesco Global Select Equity Fund Series A	534			I International Equity Fund Class E		2.75	Invesco Select Canadian Equity Fund Series A
163	2.25	Invesco Select Balanced Fund Series A				The state of the s	Key	Fee	Mackenzie Financial Corp
157	2.75	Invesco European Equity Fund Series A				I U.S. Small Company Equity Fund Class E		2.75	Mackenzie Ivy Canadian Balanced Fund Series A

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



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Custom Portfolio Indexed Account

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

Custom Portfolio Indexed Account

Key Fee Renaissance Investments

2.75 Renaissance Canadian Bond Fund Class A

2.75 Renaissance Canadian Dividend Fund Class A2.75 Renaissance Canadian Small-Cap Fund Cl A

Custom Portfolio Indexed Account

Key Fee Renaissance Investments

2.75 Renaissance Global Bond Fund Class A

2.75 Renaissance International Equity Fund Class A2.75 Renaissance Short-Term Income Fund Class A