

UL Investment Options

Wave 32 or earlier (2016 or earlier): Life Dimensions (Low Fees)

Mar	Market Indexed Account			nac	ed	Portfolio Indexed Account	Mar	age	d Indexed Account
	Fee		Key	_		Counsel Portfolio Services Inc		Fee	
120		American Equity (S&P 500*)	-			Counsel Balanced Portfolio Series A	636		BMO International Value Fund Advisor Series
123		Bond (Scotia Capital Markets Universe*)	196	0.	75	Counsel Conservative Portfolio Series A	621	1.00	BMO U.S. Equity Fund Advisor Series
124		Canadian Equity (S&P/TSE60*)	197	0.	75	Counsel Growth Portfolio Series A	632	1.00	BMO U.S. High Yield Bond Fund Advisor Series
722		SANLAM P2 Strategies Global Fund Class I	Key	F	ee	Dynamic Funds	634	1.25	BMO Asset Allocation Fund Advisor Series
121		American Small Cap Equity (Russell 2000*)	593			Marguis Institutional Balanced Portfolio A	642	1.25	BMO Emerging Markets Fund Advisor Series
122	2.25	Asia Equity (MSCI Hong Kong/Japan*)				·	637	1.25	BMO European Fund Advisor Series
128		Canadian Financial Serv Indx (S&P/TSXCdnFinServs*)	Key		ee	Franklin Templeton Investments	649	1.25	BMO Global Infrastructure Fund Advisor Series
127	2.25	Canadian REIT Index (S&P/TSX Canadian REIT*)	281			Franklin Quotential Balanced Growth Port A		1.25	BMO Global Strategic Bond Fund Advisor Series
125	2.25	European Equity	284			Franklin Quotential Balanced Income Port A	633	1.25	BMO Monthly Dividend Fund Ltd. Advisor Series
126	2.25	U.S. Technology (Nasdaq 100*)	283	1.	50	Franklin Quotential Diversified Equity Port A	664	1.25	BMO Tactical Dividend ETF Fund Advisor Series
Key	Fee	BMO Investments Inc.	Key	F	ee	Invesco Canada Ltd.	Key	Fee	CI Global Asset Management
661	2.00	BMO Balanced ESG ETF (ZESG)	165	1.	25	Invesco Canadian Premier Balanced Class A	181	0.00	CI Select Global Equity Fund Series A
134		BMO Canadian Dividend ETF (ZDV)	168	1.	25	Invesco Maximum Growth Portfolio Cl A	704	0.75	CI Canadian All Cap Equity Income Fund Ser A
140		BMO Dow Jones Industrial Average Hgd to CAD (ZDJ)	166	1.	25	Invesco Pure Canadian Equity Class Series A	709	0.75	CI Global REIT Fund Series A
135		BMO Emerging Markets Bond Hgd to CAD Index (ZEF)	Key	F	ee	Optima Strategy Funds (BMO)	706	0.75	CI North American Equity Fund Series A
144		BMO Equal Weight Global Base Metals ETF (ZMT)	676	0.	90	Optima Strategy Conservative Portfolio	710	0.75	CI North American Small/Mid Cap Equity Fund A
142		BMO Equal Weight Oil & Gas Index ETF (ZEO)	679	0.	90	Optima Strategy Global Equity Portfolio	712	0.75	CI U.S. Equity Fund Series A
137		BMO Equal Weight US Banks Hgd to CAD Idx ETF (ZUB)	678	0.	90	Optima Strategy Long Term Growth Portfolio	186	1.00	CI Global Income & Growth Fund Series A
136	2.00	BMO Equal Weight US Health Care Hgd to CAD (ZUH)	677	0.	90	Optima Strategy Moderate Portfolio	707	1.00	CI Global Infrastructure Fund Series A
147	2.00	BMO Equal Weight Utilities Index ETF (ZUT)	675	0.	90	Optima Strategy Most Conservative Portfolio	708	1.00	CI Precious Metals Fund Series A
141		BMO Global Infrastructure Index ETF (ZGI)	Key	F	ee	SEI Investments Canada Company	505	1.00	CI U.S. Small/Mid Cap Equity Corporate Class A
146	2.00	BMO Junior Gold Index ETF (ZJG)	521	1.	25	SEI Balanced 60/40 Fund Class E	506	1.00	CI U.S. Stock Selection Corporate Class A
138	2.00	BMO Low Volatility Canadian Equity ETF (ZLB)	522	1.	25	SEI Global Balanced Growth Pool Class E	511	1.25	CI Canadian Balanced Fund Series A
119	2.00	BMO Low Volatility US Equity ETF (ZLU)	525	1.	25	SEI Global Equity Pool Class E	513	1.25	CI Canadian Income and Growth Fund Series A
696	2.00	BMO MSCI Canada Selection Equity Idx ETF (ESGA)	524	1.	25	SEI Growth 100 Fund Class E	510	1.25	CI Emerging Markets Fund Series A
149	2.00	BMO MSCI China Selection Equity Index ETF (ZCH)	523	1.	25	SEI Growth 80/20 Fund Class E	512	1.25	CI Global Resource Fund Series A
148	2.00	BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	520	1.	25	SEI Income 40/60 Fund Class E	514	1.25	CI Select Canadian Equity Fund Series A
697	2.00	BMO MSCI EAFE Selection Equity Index ETF (ESGE)	Man	nag	ed	Indexed Account	515	1.25	CI Synergy American Fund Series A
143	2.00	BMO MSCI Emerging Markets Index ETF (ZEM)	Key	F	ee	AGF Investments Inc.	516	1.25	CI Synergy Canadian Corporate Class A
145	2.00	BMO MSCI India Selection Equity Index ETF (ZID)	406	0.	00	AGF Canadian Growth Equity Class MF Series	519	1.25	CI Synergy Global Corporate Class A
698	2.00	BMO MSCI USA Selection Equity Index ETF (ESGY)	418	0.	00	AGF Global Equity Fund Mutual Fund Series	188	1.50	CI Canadian Bond Fund Series A
Man	aged	Portfolio Indexed Account	401	0.	75 .	AGF American Growth Class Mutual Fund Series	179	1.50	CI Canadian Investment Fund Series A
Key	Fee	BMO Insurance	434	0.	75 .	AGF Global Real Assets Class Mutual Fund Series	189	1.50	CI Dividend Income and Growth Fund Series A
131	1.25	BMO Insurance Science & Technology Fund	428	1.	00	AGF Canadian Small Cap Fund MF Series	193	1.50	CI Global Alpha Innovators Corporate Class A
132	1.25	BMO Insurance U.S. Blue Chip Equity	429	1.	00	AGF China Focus Class MF Series	192	1.50	CI Global Energy Corporate Class A
133	1.25	BMO Insurance World Equity	431	1.	00	AGF European Equity Class MF Series	178	1.50	Cl Global Health Sciences Corporate Class A
Key	Fee	BMO Investments Inc.	436	1.	00	AGF Global Real Assets Fund Mutual Fund Series	517	1.50	CI High Income Fund Series A
651	1.00	BMO SelectTrust Balanced Portfolio Advisor Series	424	1.	00	AGF Global Select Fund Mutual Fund Series	Key	Fee	Counsel Portfolio Services Inc
653	1.00	BMO SelectTrust Equity Growth Portfolio Advisor Sr	404	1.	00	AGF Multi-Asset Growth and Income Pf MF	198	0.75	Counsel Canadian Growth Series A
652	1.00	BMO SelectTrust Growth Portfolio Advisor Series	430	1.	25	AGF Emerging Markets Fund MF Series	235	0.75	Counsel International Growth Series A
650	1.00	BMO SelectTrust Income Portfolio Advisor Series	605	1.	25	AGF Fixed Income Plus Fund MF Series	190	0.75	Counsel U.S. Growth Series A
656	1.25	BMO Balanced ETF Portfolio - Advisor Series	402			AGF Global Growth Balanced Fund Mutual Fund Ser	Key	Fee	Dynamic Funds
660	1.25	BMO Equity Growth ETF Portfolio - Advisor Series	604			AGF Global Sustainable Balanced Fund MF	220	0.00	Dynamic Canadian Dividend Fund Series A
659	1.25	BMO Growth ETF Portfolio - Advisor Series	608			AGF Global Sustainable Growth Equity Fund MF	210	0.00	Dynamic Power Balanced Fund Series A
655	1.25	BMO Income ETF Portfolio - Advisor Series	603			AGF Multi-Asset Conservative Income Pf MF	212	0.00	Dynamic Power Canadian Growth Fund Series A
Key	Fee	CI Global Asset Management	400	1.	25	AGF U.S. Small-Mid Cap Fund Mutual Fund Series	215	0.00	Dynamic Small Business Fund Series A
504	1.25	CI Portfolio Series Balanced Fd Sr A	Key	F	ee	BMO Investments Inc.	204	0.00	Dynamic Value Fund of Canada Series A
500	1.25	CI Portfolio Series Balanced Growth Fd Sr A	625	0.	00	BMO Diversified Income Portfolio Advisor Series	203	0.75	Dynamic Asia Pacific Equity Fund Series A
501	1.25	CI Portfolio Series Conservative Balanced Fd A	626	0.	00	BMO Dividend Fund Advisor Series	225	0.75	Dynamic Global Discovery Fund Series A
502	1.25	CI Portfolio Series Growth Fd Sr A	630		00	BMO Monthly High Income Fund II Advisor Series	209	0.75	Dynamic Power American Growth Fund Series A
503	1.25	CI Portfolio Series Maximum Growth Fd Sr A	644	1.	00	BMO Asian Growth and Income Fund Advisor Ser	584	0.75	Dynamic Power Small Cap Fund Series A
182	1.50	CI Portfolio Series Conservative Fd Sr A	624			BMO Canadian Smart Alpha Equity Fund Advisor Ser	200	1.00	Dynamic American Fund Series A
183	1.50	CI Portfolio Series Income Fd Sr A	641			BMO Global Dividend Fund Advisor Series	224	1.00	Dynamic Financial Services Fund Series A
Key	Fee	Counsel Portfolio Services Inc	640			BMO Global Equity Fund Advisor Series	207	1.00	Dynamic International Equity Fund Series A
-		Counsel All Equity Portfolio Series A	643	1.	00	BMO Global Small Cap Fund Advisor Series	226	1.00	Dynamic Precious Metals Fund Series A
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As of November 28, 2025



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Managed Indexed Account				-	Indexed Account		aged Indexed Account
Key	Fee		•	Fee	Invesco Canada Ltd.	Key	Fee SEI Investments Canada Company
223		Dynamic Strategic Mining Class Series A			Invesco Global Select Equity Fund Series A	530	1.25 SEI Canadian Equity Fund Class E
206		Dynamic Blue Chip Balanced Fund Series A	164		Invesco American Franchise Fund Series A	536	
221		Dynamic Equity Income Fund Series A	159		Invesco Canadian Fund Series A	531	1.25 SEI Canadian Small Company Equity Fund Class E
201		Dynamic Global Real Estate Fund Series A			Invesco Global Companies Fund Series A	535	1.25 SEI Emerging Markets Equity Fund Class E
208		Dynamic Canadian Bond Fund Series A	163		Invesco Select Balanced Fund Series A	534	1.25 SEI International Equity Fund Class E
211		Dynamic Canadian Value Class Series A	170		Invesco Global Balanced Fund Series A		• • • • • • • • • • • • • • • • • • • •
214		Dynamic Energy Income Fund Series A	157		Invesco European Equity Fund Series A		. , . ,
217		Dynamic Power Global Growth Class Series A	160	1.50	Invesco Income Growth Fund Series SC	Cus	tom Portfolio Indexed Account
227	1.50	Dynamic Value Balanced Fund Series A	Key	Fee	Mackenzie Financial Corp	Key	Fee AGF Investments Inc.
Key	Fee	Fidelity Investments	309	0.00	Mackenzie Bluewater Cdn Growth Bal Fund A		1.50 AGF Canadian Dividend Income Fund MF
242	0.00	Fidelity Canadian Disciplined Equity Fund Ser A	308	0.00	Mackenzie Corporate Bond Fund Series A		1.50 AGF Global Corporate Bond Fund MF
254	0.00	Fidelity Canadian Large Cap Fund Series A	343	0.00	Mackenzie Cundill Value Fund Series A		1.50 AGF Global Dividend Fund Mutual Fund Series
243	0.00	Fidelity Europe Fund Series A	311	0.00	Mackenzie Global Resource Fund Series A		1.50 AGF North American Div Inc Fd Ser Classic
248	0.00	Fidelity Global Fund Series A	319	0.00	Mackenzie Ivy International Fund Series A		1.50 AGF Total Return Bond Fund MF Series
251	0.00	Fidelity True North Fund Series A	354	0.00	Mackenzie Precious Metals Fund Series A	Key	Fee BMO Investments Inc.
256	0.75	Fidelity Global Financial Services Fund Ser A	316	0.75	Mackenzie Bluewater US Growth Fd A		1.50 BMO Growth and Income Fund Advisor Series
245	0.75	Fidelity Global Health Care Fund Series A	344	0.75	Mackenzie US All Cap Growth Fund Series A		1.50 BMO North American Dividend Fund Advisor Ser
260	0.75	Fidelity Japan Fund Series A	310	1.00	Mackenzie Bluewater Cdn Growth Fund A		1.50 BMO Resource Fund Advisor Series
246	0.75	Fidelity Technology Innovators Fund Series A	339	1.00	Mackenzie Cundill Canadian Balanced Fund A	Key	Fee CI Global Asset Management
244	1.00	Fidelity Far East Fund Series A	340	1.00	Mackenzie Cundill Canadian Security Fund A		1.50 Cl Canadian Bond Fund Series A
255	1.00	Fidelity Global Consumer Brands Fund Series A	323	1.00	Mackenzie GQE Global Equity Fund Series A		1.50 Cl Canadian Investment Fund Series A
257	1.00	Fidelity Global Natural Resources Class Series A	313	1.00	Mackenzie Ivy European Fund Series A		1.50 Cl Corporate Bond Fund Series A
240	1.25	Fidelity Canadian Asset Allocation Fund Ser A	338	1.00	Mackenzie Ivy Foreign Equity Fund Series A		1.50 CI Dividend Income and Growth Fund Series A
253		Fidelity Canadian Balanced Fund Series A	301		Mackenzie Canadian Bond Fund Series A		1.50 CI Global Alpha Innovators Corporate Class A
241		Fidelity Canadian Growth Company Fund Series A	351		Mackenzie Canadian Dividend Fund Series A		1.50 Cl Global Bond Corporate Class A
247		Fidelity Global Asset Allocation Fund Ser A	306		Mackenzie Canadian Short Term Income Fund A		1.50 Cl Global Energy Corporate Class A
258		Fidelity Global Concentrated Equity Fund A			Mackenzie Global Dividend Fund Series A		1.50 CI Global Health Sciences Corporate Class A
249		Fidelity International Growth Fund Series A			Mackenzie Ivy Canadian Fund Series A		1.50 Cl Global Value Fund Series A
261		Fidelity Small Cap America Fund Series A			Mackenzie Ivy Global Balanced Fund Series A		1.50 Cl High Income Fund Series A
259		Fidelity U.S. Focused Stock Fund Series A	358		Mackenzie US Small-Mid Cap Growth Fd Ser A		1.50 CI International Value Fund Series A
238		Fidelity Canadian Bond Fund Series A	357	1.50	Mackenzie Ivy Canadian Balanced Fund Series A		1.50 CI Portfolio Series Conservative Fd Sr A
239		Fidelity Income Allocation Fund Series A	Key	Fee	Manulife Investment Management		1.50 CI Portfolio Series Income Fd Sr A
228	1.50	Fidelity NorthStar Fund Series A	453	0.00	Manulife U.S. Opportunities Fund Advisor Series	Kev	Fee Dynamic Funds
Key	Fee	Franklin Templeton Investments	456	0.75	Manulife Dividend Income Plus Fund Advisor Series	,	1.50 Dynamic Canadian Bond Fund Series A
271	0.00	Franklin ClearBridge Intl Gth Fd Ser A	451	0.75	Manulife U.S. All Cap Equity Fund Advisor Ser		1.50 Dynamic Canadian Value Class Series A
272	0.00	Franklin Royce Global Small Cap Premier Fund Ser A	467	1.00	Manulife Covered Call U.S. Equity Fund Advisor Ser		1.50 Dynamic Dividend Fund Series A
278	1.00	Franklin ClearBridge Canadian Equity Fund A	462	1.00	Manulife Fundamental Global Equity Fund Advisor		1.50 Dynamic Energy Income Fund Series A
275	1.00	Franklin U.S. Opportunities Fund Series A	454	1.25	Manulife Bond Fund Advisor Series		1.50 Dynamic Power Global Growth Class Series A
273	1.00	Templeton Global Bond Fund Series A	460	1.25	Manulife Strategic Income Fund Advisor Ser		1.50 Dynamic Value Balanced Fund Series A
280	1.25	Franklin Canadian Balanced Fd A	Key	Fee	NEI		1.50 DynamicEdge Balanced Income Portfolio Series A
279	1.25	Franklin Global Growth Fund Series A	385	0.75	NEI International Equity RS Fund Series A	Kov	Fee Fidelity Investments
270	1.25	Templeton Growth Fund Series A	381	1.00	NEI Canadian Equity RS Fund Series A	itoy	1.50 Fidelity American Disciplined Equity Fund A
276	1.50	Franklin ClearBridge Canadian Dividend Fund A	383	1.00	NEI Canadian Small Cap Equity RS Fund Series A		1.50 Fidelity American Disciplined Equity Fund A 1.50 Fidelity American Equity Fund Series A
Key	Fee	IA Clarington	390	1.25	NEI ESG Canadian Enhanced Index Fund A		1.50 Fidelity American Equity Fund Series A 1.50 Fidelity American High Yield Fund Series A
560	1.00	IA Clarington Loomis Global Allocation Fund T8	384	1.25	NEI Global Dividend RS Fund Series A		1.50 Fidelity Canadian Bond Fund Series A
557	1.00	IA Clarington Loomis Global Equity Opp Fd Series A	380	1.25	NEI Global Sustainable Balanced Fund Series A		1.50 Fidelity Canadian Opportunities Fund Series A
563	1.00	IA Clarington QV U.S. Equity Currency Neut Fd A	Key	Fee	Renaissance Investments		1.50 Fidelity Canadian Opportunities Fund Series A 1.50 Fidelity Emerging Markets Fund Series A
556	1.25	IA Clarington Canadian Dividend Fund Series A	-		Renaissance Canadian Balanced Fund A		1.50 Fidelity Emerging Markets Fund Series A 1.50 Fidelity Global Disciplined Equity Class A
554	1.25	IA Clarington Monthly Income Balanced Fund Ser T8	484		Renaissance Global Health Care Fund Class A		1.50 Fidelity Income Allocation Fund Series A
Key	Fee	Invesco Canada Ltd.	481		Renaissance Canadian Growth Fund Class A		1.50 Fidelity NorthStar Fund Series A
153	0.00	Invesco Canadian Class Series A	486		Renaissance Global Innovation Fund A	17	
155		Invesco Canadian Premier Balanced Fund Series A	482		Renaissance China Plus Fund Class A	ney	Fee Franklin Templeton Investments
154		Invesco EQV Canadian Premier Equity Fund Ser A	487		Renaissance Global Small-Cap Fund Class A		1.50 Franklin Brandywine Global Inc Opt Fd A
156	0.00	Invesco European Equity Class Series A	488	1.25	Renaissance High Income Fund Class A		1.50 Franklin Brandywine U.S. High Yield Fund Ser A
150	0.00	Invesco Main Street U.S. Small Cap Class Series A	485	1.25	Renaissance Optimal Global Equity Portfolio A		1.50 Franklin ClearBridge Canadian Dividend Fund A

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Custom Portfolio Indexed Account

Key Fee Franklin Templeton Investments

- 1.50 Franklin ClearBridge Canadian Small Cap Fund A
- 1.50 Franklin ClearBridge Dividend Income Fund A
- 1.50 Franklin Quotential Balanced Growth Port A
- 1.50 Franklin Quotential Balanced Income Port A
- 1.50 Franklin Quotential Diversified Equity Port A
- 1.50 Franklin Quotential Diversified Income Port T
- 1.50 Franklin U.S. Rising Dividends Fund Series A
- 1.50 Templeton Emerging Markets Fund Series A

Key Fee IA Clarington

1.50 IA Clarington QV Canadian Small Cap Fund Ser A

Key Fee Invesco Canada Ltd.

1.50 Invesco Developing Markets Fund Series A

Custom Portfolio Indexed Account

Key Fee Invesco Canada Ltd.

- 1.50 Invesco EQV International Equity Class Ser A
- 1.50 Invesco European Equity Fund Series A
- 1.50 Invesco Income Growth Fund Series SC
- 1.50 Invesco International Growth Fund A
- 1.50 Invesco Pure Canadian Equity Fund Series A
- 1.50 Invesco Select Canadian Equity Fund Series A

Key Fee Mackenzie Financial Corp

1.50 Mackenzie Ivy Canadian Balanced Fund Series A

Key Fee Manulife Investment Management

- 1.50 Manulife Fundamental Equity Fund Advisor Series
- 1.50 Manulife Growth Opportunities Fund Advisor Series
- 1.50 Manulife Monthly High Income Fund Advisor Series

Custom Portfolio Indexed Account

Key Fee Renaissance Investments

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

Money Manager Indexed Interest Account

Key Fee Trez Capital

730 2.00 Trez Capital Prime Trust Class F

731 2.00 Trez Capital Yield Trust Class F