## VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

# AGF Multi-Asset Growth and Income Pf MF

## TOP HOLDINGS

*as of September 30, 2026*

| | |
|---|---|
| AGF North American Div Inc Fd Ser MF | 30.46% |
| AGF Global Dividend Fund Mutual Fund Series | 24.63% |
| AGF Total Return Bond Fund MF Series | 17.97% |
| AGF Credit Opportunities Fund Series Y | 6.02% |
| AGF Enhanced U.S. Equity Income Fund Series MF | 6.00% |
| Kensington Private Equity Fund Class F | 4.01% |
| AGF SAF Private Credit Limited Partnership Cl A3 | 3.75% |
| AGF Systematic Global Infrastructure ETF (QIF) | 2.95% |
| AGF Enhanced U.S. Income Plus Fund Series MF | 2.49% |
| Cash and Cash Equivalents | 1.71% |

## ASSET ALLOCATION

*as of August 31, 2026*



| | |
|---|---|
| US Equity | 33.11% |
| Canadian Equity | 17.22% |
| Canadian Corporate Bonds | 13.28% |
| International Equity | 11.82% |
| Foreign Corporate Bonds | 10.25% |
| Other | 14.32% |

## SECTOR ALLOCATION

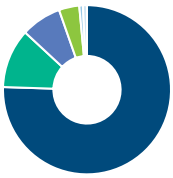
*as of August 31, 2026*



| | |
|---|---|
| Fixed Income | 26.21% |
| Technology | 12.21% |
| Financial Services | 11.33% |
| Cash and Cash Equivalent | 6.71% |
| Healthcare | 5.99% |
| Other | 37.55% |

## GEOGRAPHIC ALLOCATION

*as of August 31, 2026*



| | |
|---|---|
| North America | 75.51% |
| Europe | 11.34% |
| Multi-National | 7.76% |
| Asia | 3.92% |
| Latin America | 0.70% |
| Other | 0.77% |

## STYLE

as of September 30, 2026




The information contained in this profile is related to the index indicated above. As part of a BMO Life Assurance Company policy, you do not purchase units in this index or a legal interest in any security.

## OBJECTIVE

The Fund's objective is to provide long-term capital growth and income with moderate risk. The Fund uses an asset allocation approach. It invests primarily in a diversified mix of funds and ETFs that provide exposure to global equity and fixed-income securities.

| | |
|---|---|
| **Category** | Global Equity Balanced |
| **Managed By** | AGF Investments Inc. |
| **Inception Date** | Jul 16, 1996 |
| **MER** | 2.49% |
| **Total Assets ($ millions)** | 329.54 |

| Fund Manager | Start Date |
|---|---|
| Stephen Duench | 08/31/2015 |
| Tom Nakamura | 04/30/2025 |
| David Stonehouse | 04/30/2025 |

## COMPOUND RETURN

*as of September 30, 2026*

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|---|---|---|---|---|---|---|---|---|
| Designated Fund | -1.08% | -0.09% | 4.64% | 5.19% | 11.34% | 5.85% | 5.37% | 5.14% |
| Benchmark | 0.61% | 0.13% | 13.37% | 13.52% | 18.72% | 10.32% | 10.04% | 7.03% |
| Quartile | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 4 |

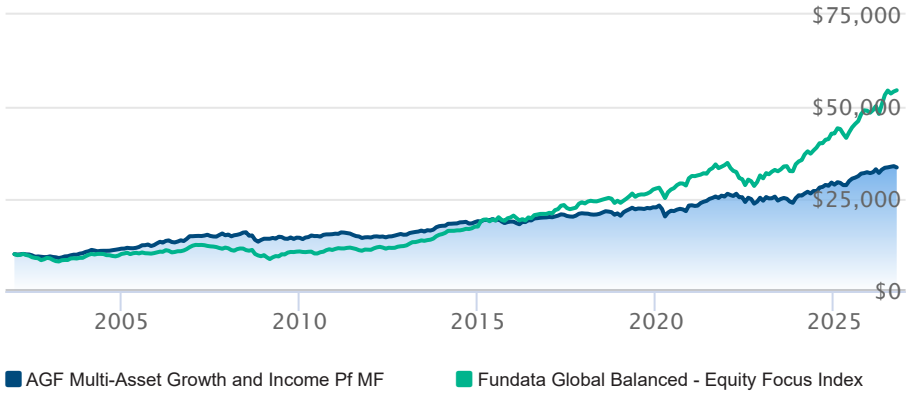
## CALENDAR RETURN

*as of September 30, 2026*

| Period | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|---|---|---|---|---|---|---|---|---|
| Designated Fund | 10.87% | 11.06% | 6.04% | -7.12% | 13.39% | 2.57% | 11.15% | -2.92% | 4.68% |
| Benchmark | 13.15% | 21.57% | 15.07% | -12.03% | 11.33% | 12.17% | 16.29% | 0.72% | 11.99% |
| Quartile | 3 | 4 | 4 | 1 | 2 | 4 | 4 | 2 | 4 |

## GROWTH OF $10,000

*Annual values as of September 30, 2026*




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***Past performance is no guarantee of future performance. All returns are historical annual compounded total rates of return and reflect changes in yield and distributions reinvested. Managed Indexed, Managed Portfolios and Market Indexed accounts credit an interest amount mirroring the net rate of return of a specified underlying investment, less a BMO Life Assurance Company daily management fee. These rates of return do not reflect the current BMO Life Assurance Company management /universal life fee which must be taken into consideration when determining the net return earned on the account.***

*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.*

BMO Insurance

*Data Provided By Fundata*