

VOLATILITY

Based on 3 year standard deviation

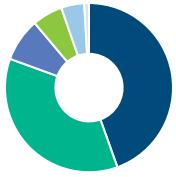
TOP HOLDINGS

as of November 30, 2025

Canada Government 3.25% 01-Dec-2034	10.11%
Canada Government 3.50% 01-Dec-2045	5.86%
AGF Global Convertible Bond Fund MF Series	5.65%
Cash and Cash Equivalents	3.82%
Canada Government 1.75% 01-Dec-2053	2.97%
Ontario Province 2.90% 02-Dec-2046	2.88%
Ontario Province 2.80% 02-Jun-2048	2.11%
Canada Housing Trust No 1 2.85% 15-Jun-2030	2.06%
United States Treasury 4.25% 15-Aug-2035	2.02%
British Columbia Invst Mgmt Corp 4.00% 02-Jun-2035	2.01%

ASSET ALLOCATION

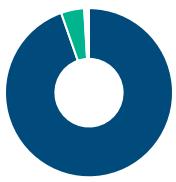
as of October 31, 2025



Canadian Corporate Bonds	44.52%
Canadian Government Bonds	36.01%
Foreign Corporate Bonds	8.29%
Foreign Government Bonds	5.84%
Cash and Equivalents	4.45%
Other	0.89%

SECTOR ALLOCATION

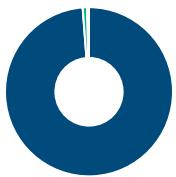
as of October 31, 2025



Fixed Income	94.63%
Cash and Cash Equivalent	4.45%
Financial Services	0.23%
Consumer Goods	0.19%
Industrial Goods	0.12%
Other	0.38%

GEOGRAPHIC ALLOCATION

as of October 31, 2025



North America	98.82%
Europe	0.86%
Latin America	0.26%
Asia	0.08%
Other	-0.02%

STYLE

	Value	Blend	Growth	
as of November 30, 2025				
	Large			
	Medium			
	Small			

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT****FIXED INCOME****AGF Fixed Income Plus Fund MF Series**

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 investment objective is to provide steady income to investors by investing primarily in fixed-income securities.

Category	Canadian Core Plus Fixed Income	Fund Manager	Start Date
Managed By	AGF Investments Inc.	David G. Stonehouse	02/19/2013
Inception Date	Nov 30, 1998		
MER	1.50%		
Total Assets (\$ millions)	-		

COMPOUND RETURN

as of November 30, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	0.01%	2.78%	2.82%	2.40%	4.12%	-0.48%	1.42%	3.37%
Benchmark	0.26%	2.84%	2.50%	3.28%	4.33%	-0.13%	2.09%	4.33%
Quartile	4	2	3	4	4	4	4	3

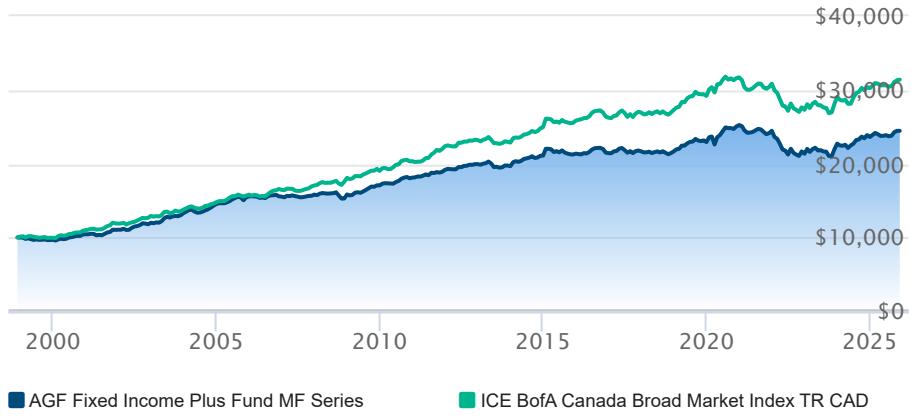
CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	3.91%	6.43%	-12.75%	-3.08%	10.07%	5.82%	-0.01%	1.15%	0.32%
Benchmark	4.10%	6.38%	-11.46%	-2.71%	8.61%	6.97%	1.29%	2.70%	1.54%
Quartile	4	3	4	4	1	4	3	4	4

GROWTH OF \$10,000

Annual values as of November 30, 2025



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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.

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Data Provided By Fundata