VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

BMO Monthly Income Fund Series A

TOP HOLDINGS

as of September 30, 2026

BMO S&P 500 Index ETF (ZSP)	6.32%
BMO Short Corporate Bond Index ETF (ZCS)	4.43%
BMO Core Plus Bond Fund ETF (ZCPB)	4.17%
BMO S&P/TSX Capped Composite Index ETF (ZCN)	3.16%
Royal Bank of Canada	3.12%
BMO MSCI EAFE Index ETF (ZEA)	2.85%
Toronto-Dominion Bank	1.92%
VanEck Gold Miners ETF (GDX)	1.69%
BMO Aggregate Bond Index ETF (ZAG)	1.65%
Enbridge Inc	1.45%

ASSET ALLOCATION

as of July 31, 2026



Canadian Equity	37.46%
Canadian Corporate Bonds	22.06%
US Equity	15.74%
Canadian Government Bonds	15.33%
International Equity	3.73%
Other	5.68%

SECTOR ALLOCATION

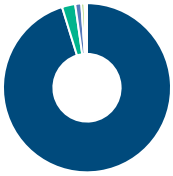
as of July 31, 2026



Fixed Income	39.55%
Financial Services	15.45%
Technology	8.97%
Energy	7.32%
Basic Materials	6.74%
Other	21.97%

GEOGRAPHIC ALLOCATION

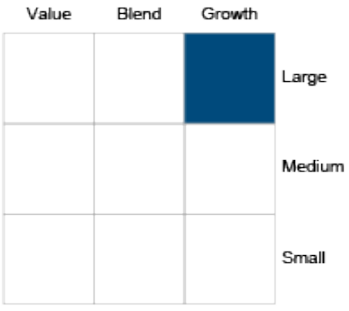
as of July 31, 2026



North America	95.21%
Europe	2.54%
Asia	1.17%
Latin America	0.59%
Africa and Middle East	0.12%
Other	0.37%

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

This fund's objectives are: to provide a fixed monthly distribution, to preserve the value of your investment. As part of its investment objectives, the fund invests primarily in: Canadian fixed income securities with higher-than-average yields, issued by the federal government, provincial governments, government agencies and corporations, preferred and common shares, real estate investment trusts, royalty trusts and other high-yielding investments.

Category	Canadian Neutral Balanced
Managed By	BMO Investments Inc.
Inception Date	Mar 22, 1999
MER	1.57%
Total Assets ($ millions)	9,009.00

Fund Manager	Start Date
Andrew Osterback	04/02/2012
Chris Childs	04/23/2024
Sachal Mahajan	05/24/2024
Gordon Rumble	05/24/2024

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	-1.40%	-0.72%	4.73%	7.15%	12.21%	6.00%	5.79%	5.91%
Benchmark	-1.97%	-0.48%	4.18%	10.08%	15.53%	8.36%	7.40%	7.06%
Quartile	2	3	3	3	3	4	3	3

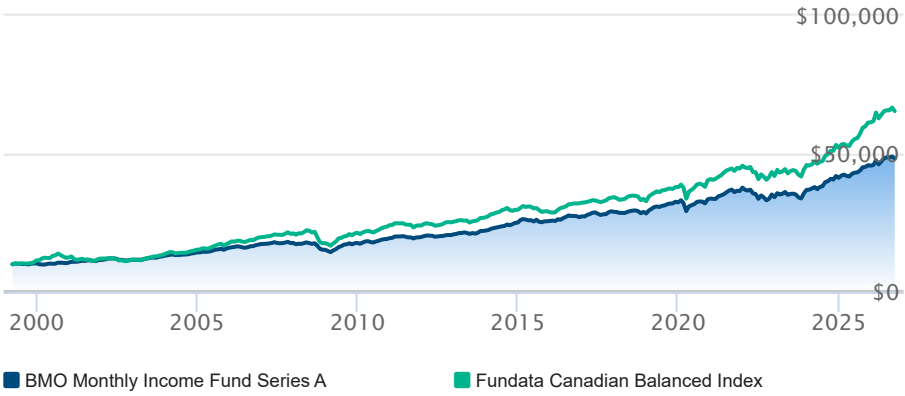
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	10.68%	11.76%	7.79%	-9.21%	11.73%	4.27%	14.17%	-2.05%	5.92%
Benchmark	17.74%	13.55%	9.43%	-8.20%	11.90%	7.61%	15.62%	-4.30%	6.22%
Quartile	3	4	3	4	3	4	2	1	3

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