

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of November 30, 2025

| | |
|--------------------|-------|
| Sap SE | 3.18% |
| Sony Group Corp | 3.08% |
| Siemens Energy AG | 3.01% |
| Sea Ltd - ADR Cl A | 2.77% |
| Airbus SE | 2.65% |
| Tokyo Electron Ltd | 2.65% |
| AstraZeneca PLC | 2.61% |
| Safran SA | 2.51% |
| ASML Holding NV | 2.41% |
| Natwest Group PLC | 2.36% |

ASSET ALLOCATION

as of October 31, 2025



SECTOR ALLOCATION

as of October 31, 2025



GEOGRAPHIC ALLOCATION

as of October 31, 2025



STYLE

as of November 30, 2025

| Value | Blend | Growth |
|-------|-------|--------|
| | | Large |
| | | Medium |
| | | Small |

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

INTERNATIONAL EQUITY

Franklin ClearBridge Intl Gth Fd Ser A

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 long-term capital appreciation by investing primarily in equity securities of issuers outside Canada and the U.S. while following a sustainable investment approach.

| Category | International Equity | Fund Manager | Start Date |
|----------------------------|--------------------------------------|-------------------------------|------------|
| Managed By | Franklin Templeton Investments Corp. | ClearBridge Investments, LLC. | 05/03/2021 |
| Inception Date | Jan 03, 1989 | Elisa Mazen | 06/10/2021 |
| MER | 2.10% | Michael Testorf | 06/10/2021 |
| Total Assets (\$ millions) | 361.56 | Pawel Wroblewski | 06/10/2021 |

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 | -1.93% | 6.18% | 8.17% | 16.73% | 13.43% | 7.47% | 3.02% | 5.54% |
| Benchmark | -0.03% | 6.30% | 12.80% | 26.07% | 17.54% | 10.32% | 8.20% | 6.57% |
| Quartile | 4 | 1 | 2 | 3 | 3 | 3 | 4 | 2 |

CALENDAR RETURN

as of November 30, 2025

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|-----------------|--------|--------|---------|--------|--------|--------|---------|--------|--------|
| Designated Fund | 15.12% | 10.24% | -16.24% | 11.54% | -6.05% | 7.10% | -11.15% | 12.46% | -5.46% |
| Benchmark | 11.18% | 15.74% | -10.67% | 8.97% | 8.01% | 16.27% | -6.81% | 18.37% | -1.70% |
| Quartile | 1 | 4 | 4 | 2 | 4 | 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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