VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNT

BALANCED FUNDS

Franklin Quotential Balanced Income Port A

TOP HOLDINGS

as of September 30, 2026

Franklin Canadian Core Plus Bd Fd O	24.52%
Franklin Canadian Government Bond Fund O	12.27%
Franklin U.S. Core Equity Fund Series O	9.20%
Franklin Global Core Bond Fund ETF Series (FLGA)	8.00%
Franklin Canadian Core Equity Fund Series O	4.69%
Franklin Canadian Short Term Bd Fd O	4.11%
Franklin FTSE U.S. Index ETF (FLAM)	3.69%
Franklin ClearBridge Canadian Equity Fund O	3.62%
Franklin International Core Equity Fund Series O	3.46%
Franklin Brandywine Global Inc Opt Fd O	3.33%

ASSET ALLOCATION

as of September 30, 2026



US Equity	20.21%
Canadian Corporate Bonds	18.36%
Canadian Government Bonds	17.96%
Canadian Equity	11.92%
International Equity	10.77%
Other	20.78%

SECTOR ALLOCATION

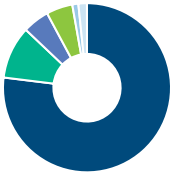
as of September 30, 2026



Fixed Income	53.48%
Technology	9.85%
Mutual Fund	9.71%
Exchange Traded Fund	7.98%
Financial Services	4.86%
Other	14.12%

GEOGRAPHIC ALLOCATION

as of September 30, 2026



North America	76.95%
Multi-National	10.08%
Europe	5.10%
Asia	5.07%
Latin America	1.16%
Other	1.64%

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 Portfolio's investment objective is to provide a balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards income.

		Fund Manager	Start Date
Category	Global Fixed Income Balanced		
Managed By	Franklin Templeton Investments Corp.	Franklin Templeton Investments Corp.	05/15/2025
Inception Date	Aug 19, 2002		
MER	1.99%		
Total Assets ($ millions)	681.21		

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	-0.70%	-1.38%	4.83%	5.49%	10.04%	3.98%	3.92%	4.51%
Benchmark	-0.05%	-2.05%	3.71%	3.20%	9.47%	3.25%	3.70%	4.32%
Quartile	1	2	1	1	2	2	2	1

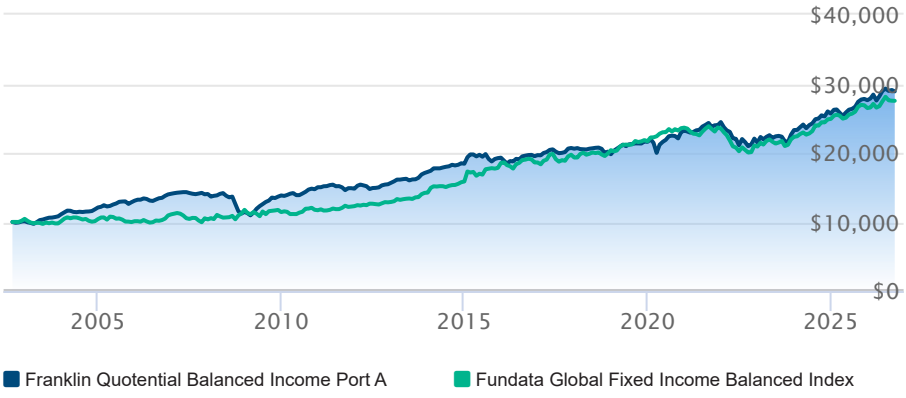
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	7.52%	10.24%	8.37%	-12.06%	5.27%	7.61%	9.03%	-3.90%	4.75%
Benchmark	6.36%	11.56%	6.74%	-11.13%	-0.49%	9.09%	6.30%	5.53%	3.81%
Quartile	2	2	2	4	2	2	3	4	2

GROWTH OF $10,000

Annual values as of September 30, 2026



The information contained on this page is related only to the designated fund or funds shown above. As part of a BMO Life Assurance Company policy, you do not purchase units in this designated fund or a legal interest in any security.

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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BMO Insurance

Data Provided By Fundata