VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNT

BALANCED FUNDS

Franklin Quotential Balanced Growth Port A

TOP HOLDINGS

as of September 30, 2026

Franklin Canadian Core Plus Bd Fd O	15.45%
Franklin U.S. Core Equity Fund Series O	13.49%
Franklin Canadian Government Bond Fund O	7.73%
Franklin Canadian Core Equity Fund Series O	6.87%
Franklin FTSE U.S. Index ETF (FLAM)	5.42%
Franklin ClearBridge Canadian Equity Fund O	5.31%
Franklin Global Core Bond Fund ETF Series (FLGA)	5.04%
Franklin International Core Equity Fund Series O	5.04%
Franklin Putnam U.S. Large Cap Value Fund Series O	4.73%
Franklin FTSE Canada All Cap Index ETF (FLCD)	3.85%

ASSET ALLOCATION

as of September 30, 2026



US Equity	29.57%
Canadian Equity	17.18%
International Equity	15.75%
Canadian Corporate Bonds	11.56%
Canadian Government Bonds	11.32%
Other	14.62%

SECTOR ALLOCATION

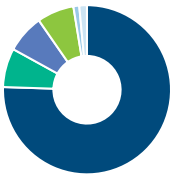
as of September 30, 2026



Fixed Income	33.97%
Technology	14.45%
Mutual Fund	13.22%
Exchange Traded Fund	11.72%
Financial Services	6.98%
Other	19.66%

GEOGRAPHIC ALLOCATION

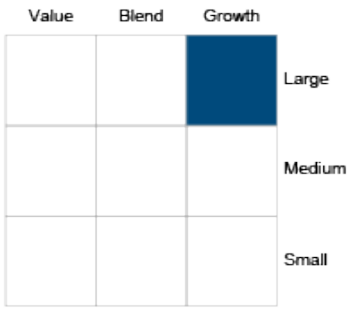
as of September 30, 2026



North America	75.52%
Europe	7.45%
Asia	7.33%
Multi-National	7.10%
Latin America	1.13%
Other	1.47%

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 capital appreciation.

		Fund Manager	Start Date
Category	Global Neutral Balanced		
Managed By	Franklin Templeton Investments Corp.	Franklin Templeton Investments Corp.	05/15/2025
Inception Date	Aug 19, 2002		
MER	2.04%		
Total Assets ($ millions)	2,011.21		

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	-0.29%	-0.52%	8.20%	9.50%	13.57%	6.58%	5.84%	5.44%
Benchmark	0.35%	-0.75%	9.44%	9.32%	14.97%	7.48%	7.52%	6.13%
Quartile	1	2	1	2	2	2	3	2

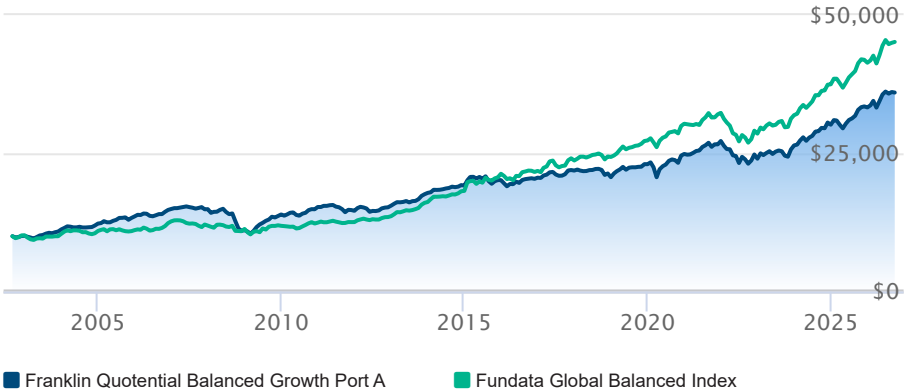
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	10.36%	14.18%	10.01%	-11.77%	9.43%	8.07%	11.34%	-5.46%	6.23%
Benchmark	10.42%	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%
Quartile	2	2	2	3	2	2	4	4	3

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