VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNT

BALANCED FUNDS

Franklin Quotential Growth Portfolio A

TOP HOLDINGS

as of September 30, 2026

Franklin U.S. Core Equity Fund Series O	17.76%
Franklin Canadian Core Equity Fund Series O	9.05%
Franklin FTSE U.S. Index ETF (FLAM)	7.17%
Franklin ClearBridge Canadian Equity Fund O	7.00%
Franklin International Core Equity Fund Series O	6.63%
Franklin Canadian Core Plus Bd Fd O	6.35%
Franklin Putnam U.S. Large Cap Value Fund Series O	6.23%
Franklin FTSE Canada All Cap Index ETF (FLCD)	5.08%
Templeton Emerging Markets Fund Series O	4.79%
Franklin U.S. Opportunities Fund Series O	4.69%

ASSET ALLOCATION

as of September 30, 2026



US Equity	38.93%
Canadian Equity	22.43%
International Equity	20.76%
Canadian Corporate Bonds	4.76%
Canadian Government Bonds	4.66%
Other	8.46%

SECTOR ALLOCATION

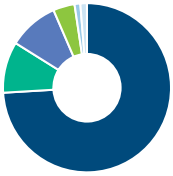
as of September 30, 2026



Technology	19.03%
Mutual Fund	16.76%
Exchange Traded Fund	15.50%
Fixed Income	14.44%
Financial Services	9.07%
Other	25.20%

GEOGRAPHIC ALLOCATION

as of September 30, 2026



North America	74.06%
Europe	9.80%
Asia	9.63%
Multi-National	4.14%
Latin America	1.11%
Other	1.26%

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 long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds, with additional stability derived from investing in income mutual funds.

		Fund Manager	Start Date
Category	Global Equity 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)	647.14		

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	0.13%	0.36%	11.66%	13.69%	17.21%	9.27%	7.80%	5.94%
Benchmark	0.61%	0.13%	13.37%	13.52%	18.72%	10.32%	10.04%	7.03%
Quartile	1	2	2	2	2	2	2	2

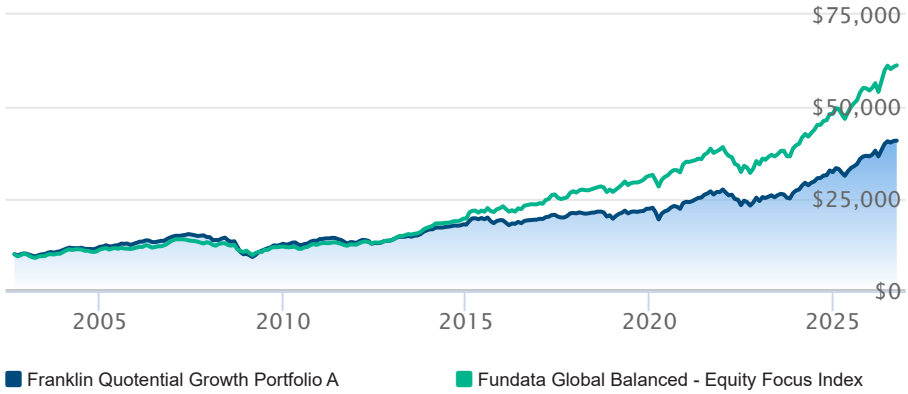
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	13.27%	18.28%	11.73%	-11.46%	13.81%	8.45%	13.84%	-6.84%	7.49%
Benchmark	13.15%	21.57%	15.07%	-12.03%	11.33%	12.17%	16.29%	0.72%	11.99%
Quartile	2	2	2	3	2	3	3	4	4

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