VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

CANADIAN EQUITY

BMO Dividend Fund Advisor Series

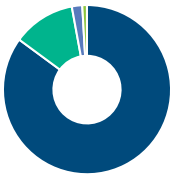
TOP HOLDINGS

as of September 30, 2026

Royal Bank of Canada	7.93%
Toronto-Dominion Bank	5.44%
Canadian Natural Resources Ltd	4.04%
Manulife Financial Corp	3.36%
Bank of Montreal	3.30%
Suncor Energy Inc	3.22%
Enbridge Inc	3.14%
Agnico Eagle Mines Ltd	3.11%
Brookfield Corp Cl A	3.06%
Canadian Imperial Bank of Commerce	3.06%

ASSET ALLOCATION

as of September 30, 2026



Canadian Equity	85.08%
US Equity	12.03%
Income Trust Units	2.01%
Cash and Equivalents	0.89%
Other	-0.01%

SECTOR ALLOCATION

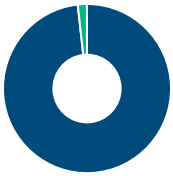
as of September 30, 2026



Financial Services	37.43%
Energy	16.51%
Basic Materials	12.97%
Industrial Services	8.90%
Consumer Services	7.18%
Other	17.01%

GEOGRAPHIC ALLOCATION

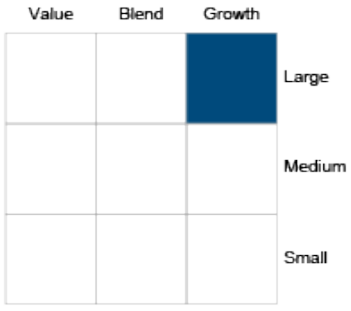
as of September 30, 2026



North America	98.25%
Latin America	1.75%

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 objective is to provide a high after-tax return, which includes dividend income and capital gains from growth in the value of your investment. As part of its investment objective, the fund invests primarily in dividend-yielding common and preferred shares of established Canadian companies.

		Fund Manager	Start Date
Category	Canadian Dividend & Income Equity		
Managed By	BMO Investments Inc.	Lutz Zeitler	06/01/2012
Inception Date	Jun 01, 2012	Philip Harrington	08/31/2013
MER	1.80%		
Total Assets ($ millions)	12,199.46		

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	-3.05%	-0.04%	7.18%	11.91%	17.85%	9.81%	9.27%	9.65%
Benchmark	-2.62%	1.62%	8.69%	20.02%	25.06%	15.18%	12.37%	10.01%
Quartile	4	2	3	4	3	4	3	4

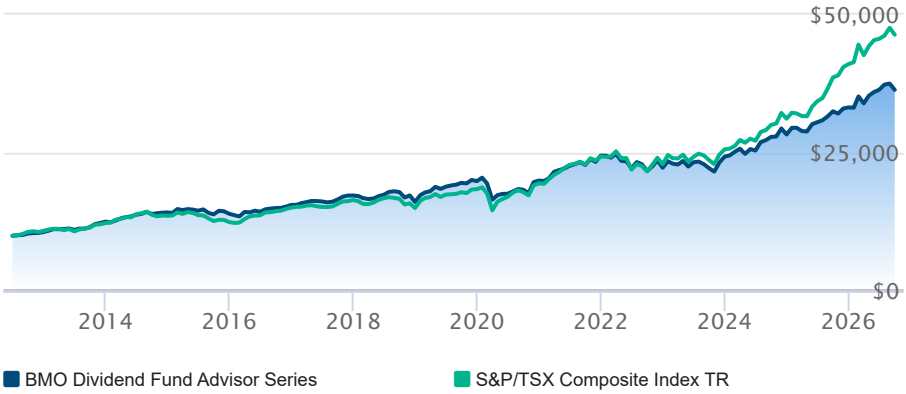
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	17.29%	16.47%	9.04%	-9.00%	22.66%	0.50%	23.38%	-6.77%	10.98%
Benchmark	31.68%	21.65%	11.75%	-5.84%	25.09%	5.60%	22.88%	-8.89%	9.10%
Quartile	3	3	2	4	4	2	1	2	1

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.

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