VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

BMO Tactical Dividend ETF Fund Advisor Series

TOP HOLDINGS

as of November 30, 2025

BMO Premium Yield ETF (ZPAY)	24.96%
BMO Europe High Div Cov Call Hgd to CAD ETF (ZWE)	22.56%
BMO Covered Call Utilities ETF (ZWU)	14.30%
BMO Canadian High Dividend Covered Call ETF (ZWC)	7.39%
BMO Covered Call Energy ETF (ZWEN)	6.72%
WisdomTree Emerging Mkts High Dividend ETF (DEM)	6.52%
BMO Covered Call Health Care ETF (ZWHC)	5.71%
WisdomTree Emerging Mkts SmallCap Divdnd ETF (DGS)	4.43%
S&P 500 Index Futures	3.37%
ProS&P MidCap 400 Dividend Aristocrats ETF (REGL)	2.20%

ASSET ALLOCATION

as of November 30, 2025

US Equity	35.69%
International Equity	35.40%
Canadian Equity	16.47%
Cash and Equivalents	11.57%
Income Trust Units	0.87%

SECTOR ALLOCATION

as of November 30, 2025

Energy	13.63%
Cash and Cash Equivalent	11.58%
Financial Services	11.22%
Healthcare	10.76%
Utilities	9.70%
Other	43.11%

GEOGRAPHIC ALLOCATION

as of November 30, 2025

North America	63.87%
Europe	24.97%
Multi-National	4.44%
Asia	4.39%
Latin America	1.52%
Other	0.81%

STYLE

as of November 30, 2025

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 long-term capital growth and current income by investing primarily in a diversified portfolio of exchange traded funds that invest in income-producing securities. The fund's asset mix may be changed over time to reflect the portfolio manager's outlook for each asset class.

Category	Tactical Balanced	**Fund Manager**	**Start Date**
Managed By	BMO Investments Inc.	Larry Berman	05/27/2022
Inception Date	Aug 12, 2013		
MER	1.86%		
Total Assets ($ millions)	141.72		

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	1.70%	2.48%	4.17%	6.75%	6.73%	4.65%	3.24%	4.00%
Benchmark	-0.22%	5.11%	10.94%	12.03%	12.94%	6.96%	7.34%	6.04%
Quartile	1	4	4	3	4	4	4	3

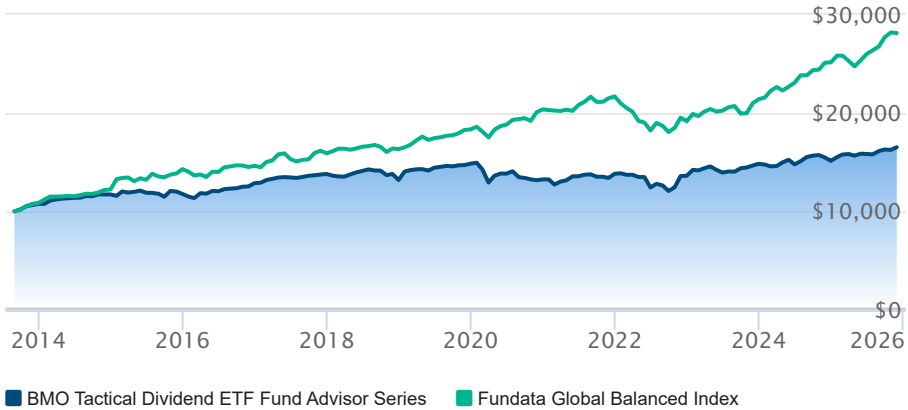
CALENDAR RETURN

as of November 30, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	2.03%	8.97%	-1.51%	4.34%	-10.77%	12.57%	-4.42%	7.24%	9.34%
Benchmark	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%	2.39%
Quartile	4	2	1	4	4	3	3	2	1

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.

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