VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNT

BALANCED FUNDS

BMO Conservative ETF Portfolio Advisor Series

TOP HOLDINGS

as of September 30, 2026

BMO S&P 500 Index ETF (ZSP)	13.23%
BMO Aggregate Bond Index ETF (ZAG)	12.23%
BMO Core Plus Bond Fund ETF (ZCPB)	12.10%
BMO Mid-Term U.S. IG Corp Bond Hedged to CAD (ZMU)	11.26%
BMO S&P/TSX Capped Composite Index ETF (ZCN)	9.84%
BMO MSCI EAFE Index ETF (ZEA)	7.54%
BMO Glo Equity Fund Active ETF Series (ZGEQ)	7.12%
BMO Short Corporate Bond Index ETF (ZCS)	6.09%
BMO Emerging Markets Bond Hgd to CAD Index (ZEF)	3.81%
BMO High Yield US Corp Bd Hdg to CAD Ind ETF (ZHY)	3.49%

ASSET ALLOCATION

as of September 30, 2026



International Equity	20.45%
Foreign Corporate Bonds	15.92%
Canadian Bonds - Other	13.97%
US Equity	13.89%
Canadian Government Bonds	10.44%
Other	25.33%

SECTOR ALLOCATION

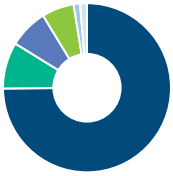
as of September 30, 2026



Fixed Income	54.83%
Technology	9.83%
Exchange Traded Fund	8.16%
Financial Services	7.93%
Basic Materials	2.75%
Other	16.50%

GEOGRAPHIC ALLOCATION

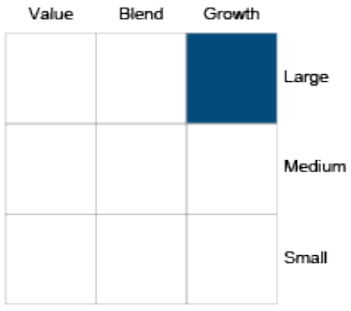
as of September 30, 2026



North America	74.87%
Multi-National	8.87%
Asia	7.51%
Europe	6.20%
Latin America	1.24%
Other	1.31%

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 preserve the value of your investment and, to a lesser extent, provide some potential for growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income and equity securities. The fund may also invest in other mutual funds or invest directly in individual fixed income and equity securities and cash or cash equivalents.

Category	Global Fixed Income Balanced
Managed By	BMO Investments Inc.
Inception Date	Aug 12, 2013
MER	1.67%
Total Assets ($ millions)	3,589.49

Fund Manager	Start Date
Steven Shepherd	09/01/2014
Sadiq S. Adatia, CFA	10/05/2021
Taylor Evans	05/28/2025

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	-0.88%	-1.64%	4.59%	5.18%	9.83%	3.88%	3.99%	4.60%
Benchmark	-0.05%	-2.05%	3.71%	3.20%	9.47%	3.25%	3.70%	4.32%
Quartile	2	3	1	2	2	2	2	2

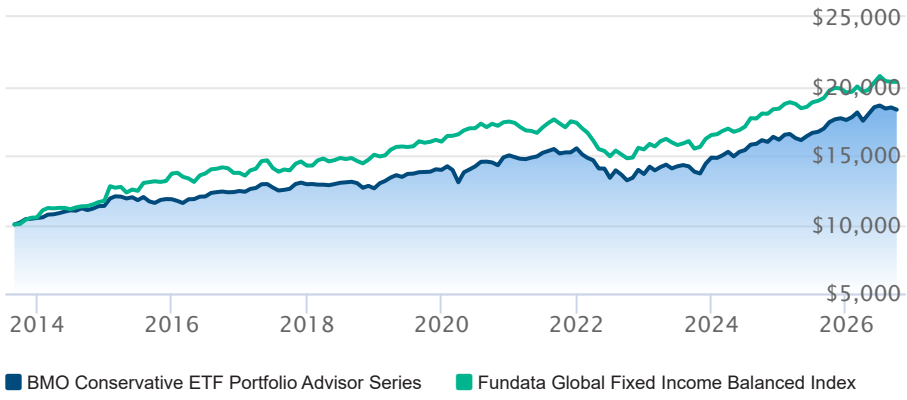
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	8.85%	8.73%	8.70%	-12.01%	3.42%	7.55%	10.60%	-2.31%	3.96%
Benchmark	6.36%	11.56%	6.74%	-11.13%	-0.49%	9.09%	6.30%	5.53%	3.81%
Quartile	1	3	2	4	4	2	2	3	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.

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