

## VOLATILITY



Based on 3 year standard deviation

## TOP HOLDINGS

as of November 30, 2025

|  |        |
|--|--------|
| BMO S&P 500 Index ETF (ZSP)                        | 19.51% |
| BMO S&P/TSX Capped Composite Index ETF (ZCN)       | 15.89% |
| BMO MSCI EAFE Index ETF (ZEA)                      | 11.82% |
| BMO Aggregate Bond Index ETF (ZAG)                 | 10.34% |
| BMO Glo Equity Fund Active ETF Series (BGEQ)       | 10.06% |
| BMO Mid-Term U.S. IG Corp Bond Hedged to CAD (ZMU) | 8.24%  |
| BMO Core Plus Bond Fund ETF (ZCPB)                 | 5.72%  |
| BMO Short Corporate Bond Index ETF (ZCS)           | 3.17%  |
| BMO MSCI Emerging Markets Index ETF (ZEM)          | 3.09%  |
| BMO Emerging Markets Bond Hdg to CAD Index (ZEF)   | 2.49%  |

## ASSET ALLOCATION

as of November 30, 2025



## SECTOR ALLOCATION

as of November 30, 2025

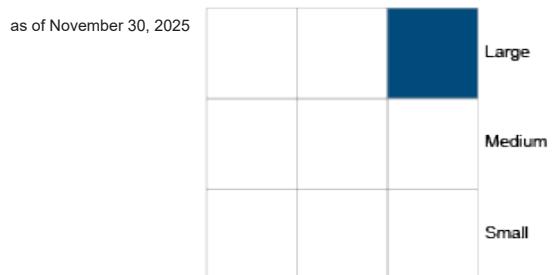


## GEOGRAPHIC ALLOCATION

as of November 30, 2025



## STYLE

UNIVERSAL LIFE  
MANAGED PORTFOLIO INDEXED ACCOUNT

## BALANCED FUNDS

## BMO Balanced ETF Portfolio - Advisor Series

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 balanced portfolio by investing primarily in exchange traded funds that invest in fixed income and equity securities. The fund may also invest in other mutual funds or invest directly in fixed income securities and cash or cash equivalents.

| Category                   | Global Neutral Balanced | Fund Manager | Start Date |
|----------------------------|-------------------------|--------------|------------|
| Managed By                 | BMO Investments Inc.    | Taylor Evans | 05/28/2025 |
| Inception Date             | Aug 12, 2013            |              |            |
| MER                        | 1.72%                   |              |            |
| Total Assets (\$ millions) |                         |              | 12,427.41  |

## 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 | 0.49%  | 5.62% | 10.64% | 11.20% | 10.92% | 6.23% | 5.95% | 6.37%     |
| Benchmark       | -0.22% | 5.11% | 10.94% | 12.03% | 12.94% | 6.96% | 7.34% | 6.04%     |
| Quartile        | 3      | 1     | 1      | 2      | 2      | 3     | 3     | 1         |

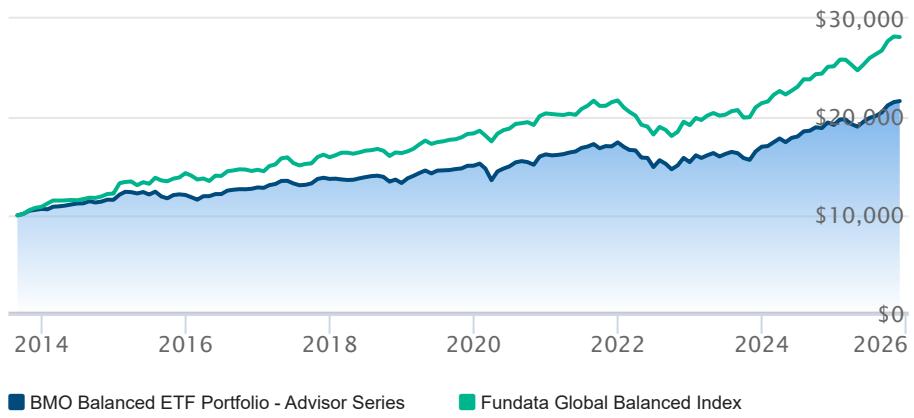
## CALENDAR RETURN

as of November 30, 2025

| Period          | 2024   | 2023   | 2022    | 2021  | 2020   | 2019   | 2018   | 2017  | 2016  |
|-----------------|--------|--------|---------|-------|--------|--------|--------|-------|-------|
| Designated Fund | 13.07% | 10.17% | -11.52% | 7.52% | 7.66%  | 13.25% | -3.06% | 6.74% | 6.38% |
| Benchmark       | 17.48% | 11.69% | -11.62% | 6.48% | 11.12% | 12.26% | 2.68%  | 8.66% | 2.39% |
| Quartile        | 3      | 2      | 3       | 4     | 3      | 2      | 3      | 3     | 2     |

## 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.

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