

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of November 30, 2025

|                                     |       |
|-------------------------------------|-------|
| Canada Government 3.25% 01-Jun-2035 | 6.27% |
| Ontario Province 3.60% 02-Jun-2035  | 2.56% |
| Canada Government 2.75% 01-Dec-2055 | 2.41% |
| Quebec Province 3.25% 01-Sep-2032   | 2.02% |
| Canada Government 3.50% 01-Dec-2057 | 1.53% |
| Canada Government 2.50% 01-Dec-2032 | 1.51% |
| Quebec Province 3.50% 01-Dec-2045   | 1.45% |
| Canada Government 2.75% 01-Dec-2048 | 1.16% |
| Canada Government 3.25% 01-Dec-2035 | 1.12% |
| Ontario Province 3.80% 02-Dec-2034  | 1.08% |

**ASSET ALLOCATION**

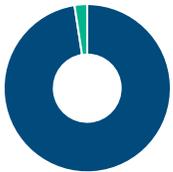
as of September 30, 2025



|                           |        |
|---------------------------|--------|
| Canadian Corporate Bonds  | 53.11% |
| Canadian Government Bonds | 45.86% |
| Cash and Equivalents      | 2.45%  |
| Foreign Corporate Bonds   | 1.95%  |
| Canadian Bonds - Other    | 0.23%  |
| Other                     | -3.60% |

**SECTOR ALLOCATION**

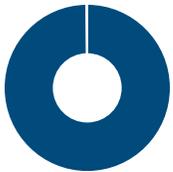
as of September 30, 2025



|                          |        |
|--------------------------|--------|
| Fixed Income             | 97.83% |
| Cash and Cash Equivalent | 2.45%  |
| Other                    | -0.28% |

**GEOGRAPHIC ALLOCATION**

as of September 30, 2025



|               |        |
|---------------|--------|
| North America | 99.89% |
| Latin America | 0.11%  |

**STYLE**

as of November 30, 2025

|        | Value | Blend | Growth |
|--------|-------|-------|--------|
| Large  |       |       |        |
| Medium |       |       |        |
| Small  |       |       |        |

**UNIVERSAL LIFE  
MANAGED INDEXED ACCOUNT**

**FIXED INCOME**

**BMO Core Plus Bond Fund 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 high level of interest income along with the opportunity for growth by investing primarily in Canadian dollar denominated investment grade and non-investment grade debt instruments.

|                                   |                       |                     |                   |
|-----------------------------------|-----------------------|---------------------|-------------------|
| <b>Category</b>                   | Canadian Fixed Income | <b>Fund Manager</b> | <b>Start Date</b> |
| <b>Managed By</b>                 | BMO Investments Inc.  | Andrew Osterback    | 11/13/2014        |
| <b>Inception Date</b>             | Nov 13, 2014          | Vishang Chawla      | 05/24/2024        |
| <b>MER</b>                        | 1.10%                 | Earl Davis          | 05/24/2024        |
| <b>Total Assets (\$ millions)</b> | 4,032.37              | Gordon Rumble       | 05/24/2024        |

**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 | 0.20% | 2.63% | 2.33% | 2.33% | 3.91% | -0.95% | 1.22% | 1.37%     |
| Benchmark       | 0.26% | 2.84% | 2.50% | 3.28% | 4.33% | -0.13% | 2.09% | 4.33%     |
| Quartile        | 3     | 4     | 4     | 4     | 3     | 4      | 4     | 4         |

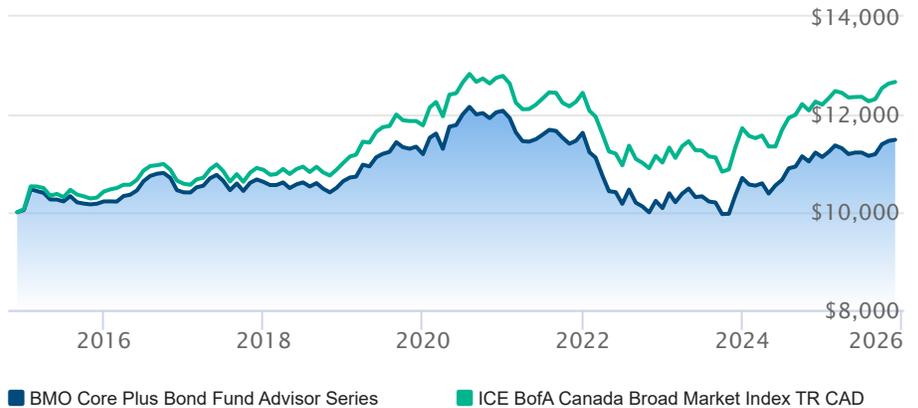
**CALENDAR RETURN**

as of November 30, 2025

| Period          | 2024  | 2023  | 2022    | 2021   | 2020  | 2019  | 2018  | 2017  | 2016  |
|-----------------|-------|-------|---------|--------|-------|-------|-------|-------|-------|
| Designated Fund | 4.00% | 6.12% | -13.26% | -3.74% | 7.94% | 5.19% | 0.14% | 2.05% | 1.83% |
| Benchmark       | 4.10% | 6.38% | -11.46% | -2.71% | 8.61% | 6.97% | 1.29% | 2.70% | 1.54% |
| Quartile        | 3     | 3     | 4       | 4      | 3     | 4     | 4     | 2     | 2     |

**GROWTH OF \$10,000**

Annual values as of November 30, 2025



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.

