VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

BMO Tactical Balanced ETF Fund Series A

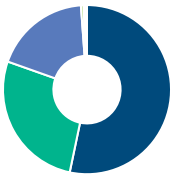
TOP HOLDINGS

as of September 30, 2026

Freedom 100 Emerging Markets ETF (FRDM)	16.48%
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	13.72%
iShares 20 Plus Year Treasury Bond ETF (TLT)	12.07%
Invesco S&P 500 Eql Wght ETF (RSP)	9.69%
BMO S&P 500 Hedged to CAD Index ETF (ZUE)	9.36%
BMO MSCI Emerging Markets Index ETF (ZEM)	8.90%
BMO Long-Term US Treasury Bond Index ETF U$(ZTL.U)	8.17%
iShares Expanded Tech-Software Sector ETF (IGV)	4.18%
BMO Clean Energy Index ETF (ZCLN)	3.85%
Global X Robotics Artificial Intellgnce ETF (BOTZ)	2.67%

ASSET ALLOCATION

as of September 30, 2026



International Equity	53.32%
US Equity	27.07%
Foreign Government Bonds	18.45%
Canadian Corporate Bonds	0.52%
Cash and Equivalents	0.38%
Other	0.26%

SECTOR ALLOCATION

as of September 30, 2026



Exchange Traded Fund	29.07%
Fixed Income	19.02%
Technology	13.46%
Financial Services	8.23%
Industrial Goods	4.30%
Other	25.92%

GEOGRAPHIC ALLOCATION

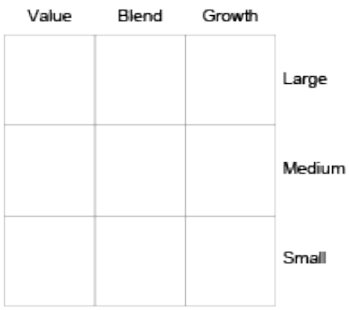
as of September 30, 2026



North America	46.46%
Multi-National	23.10%
Asia	18.25%
Europe	10.32%
Africa and Middle East	0.95%
Other	0.92%

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

		Fund Manager	Start Date
Category	Tactical Balanced		
Managed By	BMO Investments Inc.	Larry Berman	05/27/2022
Inception Date	Apr 17, 2015		
MER	1.77%		
Total Assets ($ millions)	177.86		

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	-2.67%	-4.45%	6.49%	11.44%	11.19%	5.95%	4.53%	4.16%
Benchmark	0.35%	-0.75%	9.44%	9.32%	14.97%	7.48%	7.52%	6.13%
Quartile	4	4	2	2	3	3	3	2

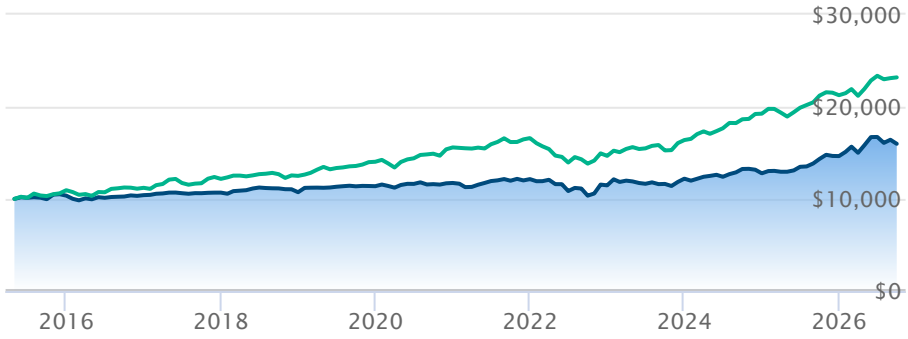
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	14.63%	4.78%	6.33%	-5.56%	3.56%	3.08%	6.10%	0.41%	2.62%
Benchmark	10.42%	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%
Quartile	1	4	3	1	4	3	4	1	4

GROWTH OF $10,000

Annual values as of September 30, 2026



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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