VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

BMO Tactical Global Asset Allocation ETF Fund Adv

TOP HOLDINGS

as of September 30, 2026

BMO Aggregate Bond Index ETF (ZAG)	22.69%
BMO AAA CLO ETF C$ (ZAAA)	7.08%
BMO Mid Corporate Bond Index ETF (ZCM)	6.99%
BMO Short Corporate Bond Index ETF (ZCS)	6.88%
BMO Japan Index ETF C$H (ZJPN.F)	6.34%
Power Corp of Canada	5.02%
Cenovus Energy Inc	4.94%
ArcelorMittal SA - ADR	4.84%
Salesforce Inc	4.78%
Canadian Imperial Bank of Commerce	4.75%

ASSET ALLOCATION

as of September 30, 2026



International Equity	24.36%
Canadian Equity	18.20%
Canadian Corporate Bonds	17.60%
Canadian Government Bonds	16.66%
US Equity	13.15%
Other	10.03%

SECTOR ALLOCATION

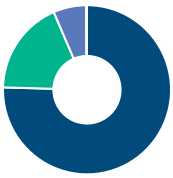
as of September 30, 2026



Fixed Income	43.46%
Financial Services	22.99%
Technology	7.27%
Exchange Traded Fund	7.14%
Energy	5.98%
Other	13.16%

GEOGRAPHIC ALLOCATION

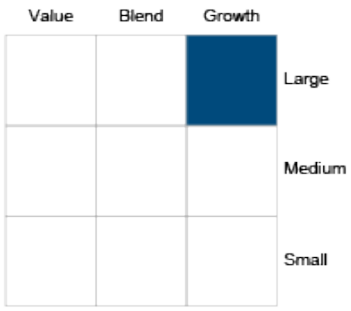
as of September 30, 2026



North America	75.46%
Europe	18.08%
Asia	6.36%
Multi-National	0.02%
Latin America	0.01%
Other	0.07%

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, directly or indirectly, in a globally diversified portfolio of equity and fixed income exchange traded funds. The portfolio manager may change the mix of assets according to its outlook for each asset class.

Category	Tactical Balanced
Managed By	BMO Investments Inc.
Inception Date	Apr 28, 2016
MER	1.72%
Total Assets ($ millions)	196.09

Fund Manager	Start Date
Raymond Chan	05/24/2024
Colin Cieszynski	05/24/2024
Matthew Montemurro	05/24/2024

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	-2.53%	-8.09%	1.42%	4.61%	11.28%	6.29%	5.26%	5.58%
Benchmark	0.35%	-0.75%	9.44%	9.32%	14.97%	7.48%	7.52%	6.13%
Quartile	4	4	4	4	3	2	3	4

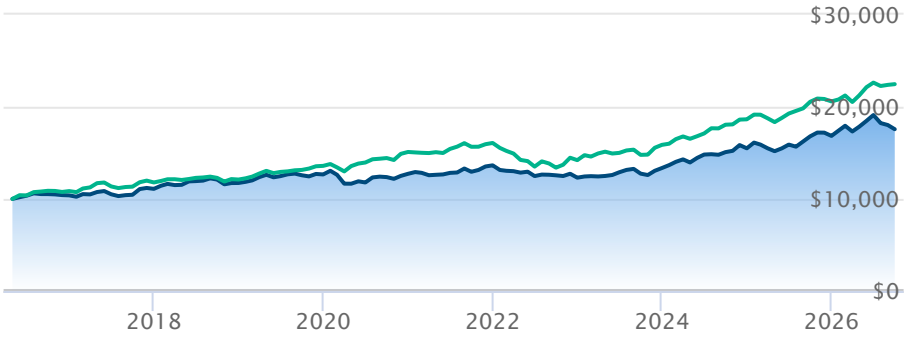
CALENDAR RETURN

as of September 30, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	8.69%	16.03%	8.52%	-9.84%	7.24%	0.57%	7.87%	5.76%	6.81%
Benchmark	10.42%	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%
Quartile	3	1	2	3	4	4	4	1	2

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