

Please refer to the Notes section located at the end of this Historical Investment Return document for the Universal Life Plans and their guaranteed maximum BMO Life Assurance Company management fees for each of the investment account types listed below.

MARKET INDEXED ACCOUNTS	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
<b>BMO Insurance</b>							
American Equity (S&P 500*)	1.86%	7.20%	9.95%	22.35%	14.93%	13.01%	16.13%
American Small Cap Equity(Russell 2000*)	-1.28%	4.25%	4.02%	10.03%	7.69%	8.86%	14.37%
Asia Equity (MSCI Hong Kong/Japan*)	-2.37%	-1.05%	0.82%	2.59%	7.08%	6.14%	8.94%
Bond (Scotia Capital Mkts Universe*)	2.31%	2.31%	3.01%	8.75%	4.61%	2.94%	4.40%
Canadian Equity (S&P/TSE60*)	2.03%	5.58%	7.08%	14.56%	7.36%	6.85%	7.76%
Canadian Fin Ser Ix(S&P/TSXCdnFinServs*)	1.79%	2.56%	6.74%	13.44%	6.83%	9.94%	9.93%
Canadian REIT Index (S&P/TSX Cdn REIT*)	4.11%	3.85%	10.11%	18.58%	13.32%	8.00%	10.25%
European Equity	-2.74%	0.92%	3.69%	12.80%	7.37%	3.86%	4.29%
SANLAM P2 Strategies Global Fund Class I	2.75%	2.19%	3.89%	8.72%	8.60%	5.86%	-
U.S. Technology (Nasdaq 100*)	4.98%	12.04%	15.87%	32.22%	22.29%	18.57%	21.39%
<b>BMO Investments Inc.</b>							
BMO Canadian Dividend ETF	1.68%	6.05%	8.81%	15.46%	6.15%	5.76%	-
BMO China Equity Index ETF	-1.71%	7.30%	8.66%	5.10%	8.01%	5.87%	7.43%
BMO Dow Jones Industrial Average Hgd C\$	-0.96%	4.83%	5.78%	13.88%	13.13%	11.53%	12.37%
BMO Emerging Markets Bond Hgd to CAD Idx	1.35%	3.20%	1.37%	5.12%	2.60%	3.56%	-
BMO Equal Weight Glb Base Mtl ETF	-15.59%	-6.70%	-10.99%	-12.73%	-10.11%	-5.02%	-5.79%
BMO Equal Weight Oil & Gas Idx ETF	-6.12%	6.21%	0.54%	0.52%	-10.47%	-7.26%	-4.17%
BMO Equal Weight US Banks Hgd C\$ Idx ETF	-7.20%	1.41%	2.31%	9.38%	4.89%	10.30%	-
BMO Equal Weight US Health Care Hgd C\$	-2.01%	7.19%	8.76%	11.90%	13.13%	8.67%	-
BMO Equal Weight Utilities Index ETF	7.48%	13.30%	19.07%	34.11%	12.59%	10.75%	9.01%
BMO Global Infrastructure Index ETF	4.10%	7.99%	10.97%	22.81%	10.70%	6.86%	14.20%
BMO India Equity Index ETF	-0.89%	0.22%	3.33%	8.60%	15.30%	7.15%	8.69%
BMO Junior Gold Index ETF	-1.11%	5.82%	5.84%	33.06%	4.10%	7.12%	-2.21%
BMO Low Volatility Canadian Equity ETF	3.48%	5.94%	6.94%	18.80%	10.72%	8.71%	-
BMO Low Volatility US Equity ETF	4.31%	6.38%	9.79%	23.73%	13.69%	11.56%	-
BMO MSCI EAFE Hedged to CAD Index ETF	-1.84%	1.85%	5.15%	14.57%	8.04%	6.43%	7.41%
BMO MSCI Emerging Markets Index ETF	-3.49%	2.31%	3.96%	3.15%	7.97%	4.77%	5.30%

\* These are legal trademarks and do not indicate that BMO Life Assurance Company's Universal Life plans or InvestmentPRO is sponsored, endorsed sold or promoted by the trademark owners.

MANAGED PORTFOLIO INDEXED ACCOUNTS	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
<b>BMO Insurance</b>							
BMO Insurance Balanced Growth Fund	1.26%	4.12%	5.93%	13.33%	5.73%	4.69%	7.04%
BMO Insurance Science & Technology Fund	2.18%	10.55%	11.40%	20.77%	15.57%	9.87%	14.51%
BMO Insurance U.S. Blue Chip Equity	3.27%	7.38%	5.82%	16.12%	13.51%	11.25%	13.43%
BMO Insurance World Equity	0.05%	4.49%	6.49%	14.51%	8.20%	6.07%	8.40%
<b>BMO Investments Inc.</b>							
BMO Balanced ETF Portfolio Class Adv	1.31%	3.33%	4.76%	10.80%	6.02%	4.63%	-
BMO Equity Growth ETF Portfolio Cl Adv	0.55%	4.48%	6.42%	13.70%	8.39%	6.57%	-
BMO Growth ETF Portfolio Class - Advisor	1.03%	4.10%	5.83%	12.44%	7.15%	5.58%	-
BMO Income ETF Portfolio Class Adv	2.12%	2.59%	3.54%	8.42%	3.87%	2.45%	-
BMO SelectClass Balanced Portfolio Adv	1.11%	2.89%	4.14%	9.57%	5.42%	3.79%	5.81%
BMO SelectClass Equity Growth Port Adv	0.44%	3.94%	5.67%	11.96%	7.24%	5.56%	8.67%
BMO SelectClass Growth Portfolio Adv Ser	0.70%	3.57%	5.07%	11.10%	6.42%	4.91%	7.59%
BMO SelectClass Income Portfolio Adv Ser	2.07%	2.37%	3.16%	7.88%	3.66%	2.06%	4.02%
<b>CI Investments Inc.</b>							
Portfolio Series Balanced Fund A	0.87%	3.96%	4.93%	10.36%	4.92%	3.85%	6.27%
Portfolio Series Balanced Growth Fd A	0.76%	4.33%	5.24%	11.19%	5.23%	4.28%	6.72%
Portfolio Series Conservativ Bal Fd A	1.06%	3.37%	4.45%	9.81%	4.61%	3.50%	5.94%
Portfolio Series Conservative Fund A	1.35%	3.06%	4.24%	9.57%	4.39%	3.11%	5.48%

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Data provided by Fundata

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MANAGED PORTFOLIO INDEXED ACCOUNTS	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
<b>CI Investments Inc.</b>							
Portfolio Series Growth Fund Class A	0.64%	4.84%	5.52%	12.04%	5.67%	4.76%	7.19%
Portfolio Series Income Fund Class A	1.23%	2.53%	3.85%	8.31%	3.98%	2.99%	5.43%
Portfolio Series Maximum Growth Fd A	0.36%	5.27%	5.81%	12.89%	6.19%	5.43%	7.88%
<b>Counsel Portfolio Services Inc</b>							
Counsel All Equity Portfolio Series A	0.20%	3.24%	4.87%	8.87%	5.69%	3.85%	7.48%
Counsel Balanced Portfolio Series A	0.99%	2.56%	3.45%	7.09%	4.48%	2.90%	5.58%
Counsel Conservative Portfolio Ser A	1.37%	2.17%	2.65%	6.02%	3.65%	2.27%	4.43%
Counsel Growth Portfolio Series A	0.60%	2.90%	4.16%	7.97%	5.05%	3.32%	6.50%
IPC ESG Balanced Essentials Portfolio A	1.34%	3.56%	4.18%	8.36%	3.48%	2.32%	3.66%
<b>Dynamic Funds</b>							
Marquis Institutional Balanced Gwth Pf A	2.12%	5.05%	4.75%	12.84%	7.74%	5.25%	6.82%
Marquis Institutional Balanced Port A	2.19%	4.20%	4.08%	11.19%	6.55%	4.37%	5.85%
Marquis Institutional Growth Portfolio A	2.07%	5.84%	5.42%	14.54%	8.96%	6.21%	7.82%
<b>Franklin Templeton Investments</b>							
Frk Quo Balanced Growth Port-A	1.44%	3.49%	3.92%	9.35%	4.38%	3.02%	5.47%
Frk Quo Balanced Income Port-A	1.73%	2.87%	3.17%	8.06%	3.79%	2.55%	4.78%
Frk Quo Divers Equity Port-A	1.16%	5.37%	6.15%	14.74%	6.64%	4.58%	7.46%
<b>Invesco Canada Ltd.</b>							
Invesco Canadian Opportunity Class Ser A	0.86%	5.93%	6.95%	14.66%	0.08%	1.95%	4.93%
Invesco Core Canadian Balanced Class A	1.09%	4.24%	4.68%	11.52%	3.75%	3.63%	5.75%
Invesco Intactive Maximum Gwth Pf Cl A	-0.99%	3.72%	5.32%	11.08%	5.14%	3.75%	-
<b>Optima Strategy Funds (BMO)</b>							
Optima Strategy Conservative Portfolio	1.71%	3.12%	4.57%	10.63%	5.01%	3.78%	6.12%
Optima Strategy Global Equity Portfolio	0.47%	5.11%	6.30%	14.59%	7.09%	6.03%	8.87%
Optima Strategy Long Term Growth Port	0.99%	4.07%	5.48%	12.49%	6.03%	4.92%	7.71%
Optima Strategy Moderate Portfolio	1.18%	3.63%	5.04%	11.53%	5.52%	4.40%	6.94%
Optima Strategy Most Conservative Port	1.78%	2.70%	4.13%	9.90%	4.58%	3.35%	5.58%
<b>SEI Investments Canada Company</b>							
SEI All Equity Fund Class E	-0.38%	3.80%	5.64%	11.11%	6.09%	5.23%	-
SEI Balanced 60/40 Fund Class E	0.75%	3.18%	4.38%	9.81%	5.08%	3.95%	-
SEI Growth 100 Fund Class E	-0.39%	3.83%	5.74%	11.53%	6.20%	5.52%	-
SEI Growth 80/20 Fund Class E	0.09%	3.48%	5.04%	10.55%	5.63%	4.70%	-
SEI Growth Fund Class E	0.58%	3.28%	4.60%	9.96%	5.15%	4.18%	-
SEI Income 40/60 Fund Class E	1.41%	2.29%	3.20%	7.58%	4.46%	3.24%	-

MANAGED INDEXED ACCOUNTS	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
<b>AGF Investments Inc.</b>							
AGF American Growth Class MF Series	3.90%	7.25%	4.68%	11.21%	11.25%	10.05%	13.67%
AGF Asian Growth Class MF Series	-2.81%	1.01%	0.62%	4.05%	6.63%	2.98%	5.40%
AGF Canadian Growth Equity Class MF Ser	1.03%	6.30%	3.46%	8.98%	-0.40%	2.49%	1.86%
AGF Canadian Small Cap Fund MF Series	1.60%	10.38%	10.07%	16.71%	2.64%	4.99%	4.61%
AGF China Focus Class MF Series	-3.83%	3.36%	0.71%	2.77%	8.72%	4.44%	5.58%
AGF Diversified Income Fund MF Series	1.60%	2.79%	3.05%	7.27%	2.96%	1.97%	4.43%
AGF Elements Yield Portfolio MF Series	1.24%	1.70%	2.09%	6.42%	3.70%	2.97%	4.32%
AGF Emerging Markets Fund MF Series	-4.01%	2.34%	1.80%	3.78%	6.43%	2.73%	3.93%
AGF European Equity Class MF Series	-3.26%	1.15%	5.29%	9.04%	3.06%	-0.57%	0.69%
AGF Fixed Income Plus Fund MF Series	2.88%	2.31%	2.58%	7.43%	3.28%	1.39%	3.15%
AGF Global Equity Fund Mutual Fd Ser	-0.43%	3.66%	4.82%	12.29%	5.75%	5.90%	9.34%

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<b>AGF Investments Inc.</b>							
AGF Global Real Assets Class MF Series	-1.52%	1.84%	1.50%	10.69%	-4.83%	-4.92%	-3.72%
AGF Global Real Assets Mutual Fund Ser	-1.55%	2.03%	2.35%	-2.53%	-8.68%	-0.87%	-3.37%
AGF Global Select Fund MF Series	4.35%	9.69%	4.98%	16.96%	16.95%	13.27%	12.94%
AGF Global Strategic Balanced Fund MF	-0.13%	2.00%	3.14%	8.41%	4.52%	4.36%	5.53%
AGF Global Sustainable Growth Equ Fd MF	1.24%	6.01%	7.52%	19.11%	10.32%	8.23%	7.57%
AGF Strategic Income Fund MF Series	2.30%	3.45%	3.79%	8.63%	5.06%	4.26%	5.13%
AGF Tactical Income Fund Mutual Fund Ser	1.71%	5.57%	7.78%	12.14%	5.24%	5.40%	5.84%
AGF U.S. Small-Mid Cap Fund MF Series	4.06%	9.35%	-2.12%	19.31%	17.12%	13.42%	13.87%
<b>BMO Investments Inc.</b>							
BMO Asian Growth and Income Fund Adv	-1.86%	0.65%	0.87%	6.04%	4.36%	2.39%	5.85%
BMO Asset Allocation Fund Advisor Series	1.76%	3.36%	4.12%	10.65%	5.32%	4.29%	5.16%
BMO Bond Fund Advisor Series	2.94%	1.90%	2.45%	7.17%	3.20%	1.32%	2.81%
BMO Canadian Equity Class Advisor Series	1.06%	4.03%	4.69%	11.99%	4.78%	4.95%	6.44%
BMO Canadian Large Cap Equity Fund Adv	0.79%	3.83%	3.67%	11.90%	5.22%	4.96%	5.86%
BMO Diversified Income Portfolio Adv Ser	1.95%	3.79%	5.57%	11.14%	5.98%	-	-
BMO Dividend Fund Advisor Series	3.15%	5.35%	7.39%	18.26%	9.56%	7.73%	-
BMO Emerging Markets Fund Adv Ser	-1.24%	1.39%	0.91%	2.54%	7.16%	3.01%	5.29%
BMO European Fund Advisor Series	-1.14%	3.48%	8.59%	15.92%	6.71%	4.14%	8.12%
BMO Global Dividend Class Advisor Ser	4.56%	6.16%	8.63%	20.54%	9.09%	5.49%	8.43%
BMO Global Energy Class Advisor Series	-8.28%	-4.87%	-8.92%	-16.83%	-4.00%	-2.02%	-2.72%
BMO Global Equity Class Advisor Ser	-0.09%	2.87%	5.86%	12.32%	8.81%	6.98%	10.48%
BMO Global Growth & Income Fund Adv	0.56%	0.58%	2.93%	6.34%	7.39%	6.25%	7.18%
BMO Global Infrastructure Fund Adv Ser	3.10%	5.65%	9.76%	16.15%	9.65%	5.06%	8.74%
BMO Global Low Volatility ETF CI Adv Ser	1.81%	3.55%	5.57%	12.56%	6.87%	4.29%	-
BMO Global Small Cap Fund Advisor Ser	-2.07%	3.64%	6.14%	13.61%	7.17%	6.46%	10.61%
BMO Global Strategic Bond Fund Adv Ser	1.84%	3.37%	3.65%	9.82%	5.06%	4.39%	4.95%
BMO Greater China Class Advisor Series	-2.83%	1.27%	3.12%	9.29%	13.50%	8.08%	8.06%
BMO International Value Class - Advisor	0.02%	2.76%	6.70%	11.61%	6.34%	3.69%	7.07%
BMO Monthly Dividend Fund Ltd. Adv Ser	0.27%	4.80%	4.41%	5.14%	1.25%	0.92%	2.85%
BMO Monthly High Income Fund II Adv Ser	1.28%	5.87%	8.20%	12.14%	3.19%	3.34%	7.26%
BMO Tactical Dividend ETF Fund Adv Ser	0.66%	1.78%	2.90%	6.33%	4.98%	5.24%	-
BMO U.S. Equity Class Advisor Series	0.50%	4.99%	6.38%	13.19%	9.60%	8.03%	12.84%
BMO U.S. High Yield Bond Fund Adv Ser	-0.10%	1.40%	1.68%	5.73%	2.52%	2.60%	4.22%
<b>CI Investments Inc.</b>							
CI American Small Companies Corp CI A	1.20%	5.09%	4.97%	9.54%	3.43%	5.59%	11.30%
CI American Value Corporate Class A	1.47%	5.80%	6.75%	19.70%	10.10%	8.05%	11.87%
CI Can-Am Small Cap Corporate Class A	0.30%	2.97%	-0.05%	2.87%	-2.97%	0.63%	6.55%
CI Canadian Investment Fund Class A	1.44%	5.67%	9.90%	15.98%	6.67%	5.81%	6.80%
CI Canadian Small/Mid Cap Fund Class A	0.76%	6.26%	3.62%	12.41%	3.43%	4.30%	7.26%
CI Global Health Sciences Corp CI A	-2.34%	11.47%	9.82%	3.68%	6.79%	-0.25%	11.21%
Harbour Global Equity Corporate CI A	-0.99%	2.45%	6.51%	13.23%	6.40%	3.04%	6.98%
Sentry All Cap Income Fund Series A	2.06%	8.52%	9.70%	19.91%	6.44%	4.82%	9.65%
Sentry Canadian Income Fund Series A	1.93%	7.27%	8.20%	13.32%	4.51%	3.73%	9.00%
Sentry Conservative Balanced Income Fd A	2.74%	5.00%	4.22%	8.06%	2.25%	1.67%	-
Sentry Global Infrastructure Fund Ser A	3.58%	5.96%	9.74%	21.14%	12.16%	6.92%	10.55%
Sentry Global REIT Fund Series A	4.09%	5.17%	11.16%	19.35%	10.33%	6.10%	9.42%
Sentry Growth and Income Fund Series A	1.80%	5.38%	10.47%	22.33%	7.97%	5.85%	9.18%
Sentry Precious Metals Fund Series A	0.19%	10.63%	2.21%	11.40%	-2.62%	3.12%	-0.16%
Sentry Resource Opportunities CI Ser A	-11.90%	3.54%	-5.08%	-11.53%	-14.24%	-7.69%	-7.47%
Sentry Small/Mid Cap Income Fund Ser A	0.95%	6.41%	6.92%	11.35%	4.49%	5.55%	12.02%
Sentry U.S. Growth and Income Fund A	2.03%	5.89%	8.40%	20.23%	11.57%	9.88%	-
Signature Canadian Balanced Fund A	0.98%	3.36%	4.81%	8.76%	4.31%	3.19%	5.56%

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<b>CI Investments Inc.</b>							
Signature Canadian Bond Fund Class A	2.83%	1.96%	2.51%	7.40%	2.99%	1.47%	3.16%
Signature Dividend Fund Class A	0.05%	3.83%	5.10%	9.41%	4.40%	4.46%	6.79%
Signature Emerging Markets Fund A	-1.64%	3.43%	4.90%	8.33%	8.22%	3.92%	4.71%
Signature Global Energy Corp CI A	-10.31%	-0.15%	-7.74%	-11.40%	-13.16%	-7.92%	-2.72%
Signature Global Equity Fund Class A	0.06%	4.96%	5.53%	10.63%	8.14%	6.27%	8.67%
Signature Global Income & Growth Fd A	1.70%	3.75%	5.04%	10.18%	6.96%	4.78%	7.64%
Signature Global Resource Fund Class A	-8.30%	0.28%	-3.36%	-6.73%	-9.39%	-5.06%	-2.36%
Signature Global Technology Corp CI A	5.50%	13.68%	11.28%	26.70%	22.59%	17.49%	18.65%
Signature High Income Fund Class A	2.67%	3.83%	6.27%	14.07%	6.14%	4.02%	7.12%
Signature Income & Growth Fund Class A	0.73%	3.58%	5.29%	9.73%	4.82%	3.74%	6.24%
Signature Select Canadian Fund Class A	-0.58%	5.25%	7.00%	10.98%	5.37%	5.27%	7.12%
Synergy American Fund Class A	3.57%	7.17%	7.44%	22.22%	12.69%	9.80%	12.57%
Synergy Canadian Corporate Class A	1.60%	4.97%	6.40%	15.35%	6.86%	4.83%	7.08%
Synergy Global Corporate Class A	1.75%	5.73%	7.17%	17.11%	8.44%	6.62%	9.90%
<b>Counsel Portfolio Services Inc</b>							
Counsel Canadian Growth Series A	2.63%	5.41%	6.88%	16.49%	6.02%	4.91%	5.50%
Counsel International Growth Series A	0.73%	4.74%	6.42%	11.64%	9.56%	6.17%	8.99%
Counsel U.S. Growth Series A	5.72%	11.98%	11.89%	24.12%	18.31%	10.63%	14.07%
<b>Dynamic Funds</b>							
Dynamic American Fund Series A	2.72%	5.05%	3.89%	20.55%	16.43%	12.98%	12.50%
Dynamic Asia Pacific Equity Fund A	-1.42%	4.83%	10.38%	19.52%	11.80%	4.98%	7.42%
Dynamic Blue Chip Balanced Fund Ser A	1.55%	4.08%	4.27%	13.25%	8.83%	6.21%	7.33%
Dynamic Blue Chip Equity Fund Series A	0.51%	5.48%	5.74%	17.48%	12.62%	9.49%	9.98%
Dynamic Canadian Bond Fund Series A	2.53%	1.78%	2.14%	5.97%	2.30%	1.33%	2.60%
Dynamic Canadian Dividend Fund Series A	1.45%	5.85%	5.48%	12.40%	5.88%	6.90%	6.25%
Dynamic Canadian Value Class Series A	0.85%	4.55%	3.67%	9.68%	2.48%	2.38%	5.15%
Dynamic Energy Income Fund Series A	-3.70%	5.01%	-1.89%	-4.66%	-4.00%	-6.13%	-1.27%
Dynamic Equity Income Fund Series A	1.60%	5.00%	6.90%	15.32%	8.76%	7.98%	9.70%
Dynamic European Equity Fund Series A	-1.94%	3.92%	5.07%	9.11%	8.10%	6.32%	7.22%
Dynamic Financial Services Fund Series A	2.94%	6.04%	9.62%	23.02%	13.89%	13.16%	10.89%
Dynamic Global Discovery Fund Series A	1.46%	5.67%	5.31%	18.00%	13.50%	11.12%	10.31%
Dynamic Global Real Estate Fund Ser A	3.29%	3.22%	8.00%	15.16%	9.65%	5.96%	9.94%
Dynamic International Equity Fund A	-1.62%	4.71%	5.34%	15.72%	8.16%	4.85%	6.13%
Dynamic Power American Growth Fund A	7.21%	14.61%	8.13%	25.98%	31.38%	17.48%	20.56%
Dynamic Power Balanced Fund Series A	2.94%	4.81%	5.31%	13.61%	4.50%	2.91%	4.14%
Dynamic Power Canadian Growth Fd A	3.16%	6.19%	6.93%	17.74%	5.26%	3.81%	4.21%
Dynamic Power Global Growth Class A	11.01%	16.93%	4.02%	21.14%	16.56%	10.68%	14.56%
Dynamic Power Small Cap Fund Series A	6.33%	14.66%	20.15%	31.96%	4.55%	3.96%	4.35%
Dynamic Precious Metals Fund Series A	1.98%	11.05%	12.98%	29.32%	8.74%	15.53%	2.98%
Dynamic Small Business Fund Series A	1.97%	7.04%	5.49%	14.62%	4.93%	5.41%	8.03%
Dynamic Strategic Resource Class A	-5.43%	1.67%	-3.55%	4.09%	-1.76%	3.63%	-
Dynamic Value Balanced Fund Series A	1.99%	3.70%	3.01%	8.97%	2.53%	2.10%	4.43%
Dynamic Value Fund of Canada Series A	0.82%	4.43%	3.56%	9.54%	2.38%	2.33%	5.16%
Marquis Institutional Canadian Equ Pf C	1.92%	5.95%	6.23%	13.50%	3.32%	3.50%	4.65%
Marquis Institutional Global Equity Pf C	1.96%	7.21%	6.22%	18.51%	14.10%	9.55%	11.75%
<b>Fidelity Investments</b>							
Fidelity Canadian Asset Allocat Fd A	1.66%	3.35%	4.36%	10.60%	5.05%	3.74%	4.92%
Fidelity Canadian Balanced Fund A	2.67%	4.36%	4.24%	12.23%	5.72%	4.17%	6.77%
Fidelity Canadian Bond Fund Series A	2.91%	2.10%	2.60%	7.91%	3.54%	1.75%	3.22%
Fidelity Canadian Disciplined Eq Fd A	2.51%	6.04%	7.88%	17.31%	6.98%	5.61%	7.35%
Fidelity Canadian Growth Company Fd A	2.77%	6.66%	0.61%	16.67%	11.17%	10.37%	14.14%

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<b>Fidelity Investments</b>							
Fidelity Canadian Large Cap Fund A	2.17%	4.21%	6.03%	10.42%	4.14%	4.07%	10.54%
Fidelity Europe Fund Series A	-0.48%	4.74%	6.74%	10.88%	6.48%	2.90%	6.65%
Fidelity Far East Fund Series A	-3.97%	-0.51%	2.09%	8.20%	11.07%	6.72%	8.47%
Fidelity Global Asset Allocat Fd A	0.93%	3.82%	5.45%	12.58%	7.42%	4.92%	7.12%
Fidelity Global Concentrat Eq Fd A	-2.47%	3.21%	7.91%	15.52%	8.45%	8.08%	9.58%
Fidelity Global Consumer Industr Fd A	1.08%	4.48%	4.36%	16.84%	12.86%	9.17%	12.34%
Fidelity Global Financial Servic Fd A	-0.76%	4.97%	7.34%	12.51%	7.35%	7.47%	9.43%
Fidelity Global Fund Series A	1.07%	6.12%	7.43%	15.53%	10.43%	9.42%	10.06%
Fidelity Global Health Care Fund A	0.11%	7.07%	9.07%	16.86%	14.18%	7.41%	12.69%
Fidelity Global Natural Resources CI A	-5.98%	-0.59%	-5.38%	-1.20%	-0.84%	-0.01%	3.74%
Fidelity Global Telecommunication Fd A	-0.92%	-2.12%	1.25%	2.70%	0.60%	0.24%	6.26%
Fidelity Income Allocation Fund Ser A	2.75%	2.82%	3.88%	8.99%	4.12%	2.80%	5.89%
Fidelity International Growth Fund A	0.88%	5.27%	9.66%	23.58%	12.23%	7.84%	8.11%
Fidelity Japan Fund Series A	-1.08%	1.90%	7.32%	15.76%	6.88%	4.75%	4.97%
Fidelity NorthStar Fund Series A	-1.05%	3.35%	4.18%	2.37%	1.36%	2.62%	8.46%
Fidelity Small Cap America Fund A	0.43%	1.93%	0.02%	7.47%	8.47%	7.18%	15.58%
Fidelity Technology Innovators Fund A	2.08%	9.55%	15.91%	29.77%	21.44%	20.40%	18.28%
Fidelity True North Fund Series A	2.47%	5.36%	6.83%	14.18%	6.29%	4.85%	7.63%
Fidelity U.S. Focused Stock Fund A	3.00%	9.37%	6.89%	22.30%	19.96%	13.44%	14.21%
<b>Franklin Templeton Investments</b>							
Franklin ActiveQuant Canadian Fund A	0.66%	3.86%	4.63%	10.16%	3.67%	3.16%	7.56%
Frk Bis Cdn Balanced Fund-A	1.07%	3.83%	3.80%	8.01%	2.61%	2.74%	5.41%
Frk Bis Cdn Dividend Fund-A	2.09%	4.70%	5.73%	11.22%	2.86%	-	-
Frk Bis Cdn Equity Fund-A	1.75%	5.57%	6.22%	12.75%	3.88%	4.45%	7.62%
Frk Glob Growth Fund-A	3.54%	11.96%	11.18%	26.16%	15.16%	10.30%	-
Frk US Opp Fund-A	5.87%	10.84%	8.30%	24.49%	17.40%	11.48%	12.99%
Frk US Opportunities Corp Class-A	5.88%	10.84%	8.31%	24.52%	17.53%	11.52%	13.07%
Tmpltn Glob Bond Fund-A	0.20%	0.43%	-3.55%	-4.29%	0.10%	-0.39%	2.45%
Tmpltn Glob Smlr Cos Fund-A	-2.56%	2.45%	4.70%	7.54%	4.47%	4.50%	5.99%
Tmpltn Growth Fund, Ltd.-A	-1.73%	2.25%	4.33%	2.48%	2.85%	3.22%	7.78%
Tmpltn Intl Stock Fund-A	-3.08%	0.58%	3.65%	1.24%	1.39%	0.40%	4.06%
<b>IA Clarington</b>							
IA Clarington Canadian Balanced Fund A	0.68%	3.65%	4.72%	7.46%	1.00%	1.28%	4.44%
IA Clarington Canadian Dividend Fund A	1.63%	4.14%	6.23%	11.97%	5.65%	6.04%	7.23%
IA Clarington Global Allocation Fd T8	1.36%	6.00%	5.95%	17.28%	10.85%	7.47%	7.01%
IA Clarington Global Opportuniti Fd A	-4.30%	1.72%	-1.14%	-8.02%	-4.30%	-0.65%	4.44%
IA Clarington Monthly Income Bal Fd T8	0.92%	4.06%	4.61%	10.02%	4.20%	3.57%	5.96%
IA Clarington U.S. Equity Curr Neut Fd A	-2.77%	2.64%	3.24%	-1.17%	-1.87%	1.17%	7.40%
<b>Invesco Canada Ltd.</b>							
Invesco Canadian Class Series A	-0.71%	5.15%	7.24%	16.36%	4.54%	1.66%	3.33%
Invesco Canadian Fund Series A	-0.70%	4.17%	6.27%	15.28%	4.19%	1.34%	3.48%
Invesco Canadian Premier Balanced Fd A	1.02%	3.60%	3.46%	9.89%	3.06%	2.56%	4.93%
Invesco Canadian Premier Growth Fund A	-0.26%	3.33%	3.15%	10.20%	2.67%	3.01%	6.01%
Invesco Canadian Small Companies Fund A	-0.99%	0.13%	-3.61%	0.30%	-3.14%	-3.28%	4.10%
Invesco European Growth Class A	-1.10%	3.45%	4.73%	11.08%	5.35%	3.84%	7.21%
Invesco Europlus Fund Series A	1.42%	10.34%	18.06%	21.01%	10.57%	6.79%	10.26%
Invesco Global Balanced Fund Series A	-1.75%	0.91%	0.51%	1.85%	2.00%	2.03%	6.22%
Invesco Global CompaniesSeries A	-0.51%	5.33%	4.82%	15.79%	8.67%	7.75%	10.04%
Invesco Global Diversified Com Fd Ser A	-1.10%	5.17%	8.74%	20.28%	11.20%	9.08%	10.82%
Invesco Global Endeavour Fund Ser A	-1.60%	3.85%	2.55%	7.37%	6.07%	5.86%	11.42%
Invesco Global High Yield Bond Fund A	-0.60%	3.17%	3.20%	7.87%	3.57%	3.54%	3.79%

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<b>Invesco Canada Ltd.</b>							
Invesco Income Growth Fund Series SC	1.21%	4.80%	5.98%	13.50%	4.96%	5.14%	7.00%
Invesco Select Balanced Fund Series A	0.49%	3.75%	4.95%	12.52%	3.54%	3.97%	5.89%
Invesco U.S. Companies Fund Series A	1.29%	6.91%	7.76%	22.33%	16.26%	10.73%	15.35%
Invesco U.S. Small Companies Class A	0.42%	4.87%	2.52%	7.48%	5.41%	4.52%	11.49%
<b>Mackenzie Investments</b>							
Mac Canadian Bond Fund Series A	2.72%	2.02%	2.47%	7.04%	3.26%	1.68%	3.09%
Mac Canadian Growth Balanced Fund A	2.35%	5.15%	3.64%	14.00%	8.92%	7.49%	7.75%
Mac Canadian Growth Fund Series A	2.17%	6.81%	4.21%	17.47%	11.61%	10.46%	10.41%
Mac Canadian Large Cap Dividend Fd A	0.77%	3.76%	5.51%	12.28%	5.83%	5.74%	6.62%
Mac Canadian Short Term Income Fund A	0.98%	0.98%	1.09%	2.92%	1.56%	1.22%	1.61%
Mac Corporate Bond Fund Series A	0.55%	1.99%	2.37%	6.69%	2.96%	3.09%	4.77%
Mac Cundill Canadian Balanced Fund A	-0.77%	0.62%	-0.93%	1.87%	0.79%	0.06%	4.99%
Mac Cundill Canadian Security Fund A	-2.23%	-0.39%	-3.34%	-2.30%	-1.14%	-0.63%	5.65%
Mac Cundill US Class Series A	0.35%	7.73%	2.03%	-3.25%	-5.84%	-0.85%	6.97%
Mac Cundill Value Fund Series A	-3.14%	-0.75%	-2.08%	-1.87%	-2.00%	-0.93%	4.04%
Mac Emerging Markets Class Series A	-3.20%	2.66%	0.31%	2.51%	4.18%	2.44%	3.81%
Mac Global Dividend Fund Ser A	1.06%	5.02%	7.53%	20.25%	9.89%	9.05%	10.92%
Mac Global Equity Fund Series A	-0.50%	4.17%	5.13%	9.56%	5.98%	3.20%	7.67%
Mac Global Resource Class Series A	-7.21%	-2.66%	-3.80%	-4.13%	-5.15%	-0.23%	-0.03%
Mac Global Resource Fund Series A	-7.47%	-2.00%	-4.62%	-7.44%	-10.45%	-4.13%	-2.33%
Mac Growth Fund Series A	-0.03%	3.79%	4.43%	1.52%	0.30%	0.62%	5.09%
Mac Ivy Canadian Balanced Fund Ser A	1.34%	3.78%	3.11%	10.86%	3.99%	4.71%	6.65%
Mac Ivy Canadian Fund Series A	1.09%	3.89%	2.85%	10.31%	3.19%	4.43%	7.22%
Mac Ivy Foreign Equity Fund Series A	0.85%	2.47%	4.23%	8.69%	4.57%	3.94%	8.02%
Mac Ivy Global Balanced Fund Ser A	0.28%	2.57%	3.92%	9.25%	5.30%	4.58%	7.50%
Mac Ivy International Fund Series A	-0.93%	1.22%	2.99%	4.99%	3.14%	1.30%	4.72%
Mac Precious Metals Class Series A	1.37%	7.86%	13.27%	34.86%	7.21%	11.23%	2.12%
Mac US All Cap Growth Fund Series A	5.69%	10.53%	10.78%	29.46%	20.26%	14.66%	15.74%
Mac US Growth Class Series A	3.80%	6.78%	6.20%	24.48%	15.80%	9.37%	11.16%
Mac US Mid Cap Growth Class Ser A	2.86%	6.56%	6.43%	16.92%	14.46%	11.71%	13.73%
<b>Manulife Asset Management</b>							
MLI Bond Fund Advisor Series	2.86%	1.93%	2.57%	7.58%	3.34%	1.44%	2.86%
MLI Covered Call U.S. Equity Fd Adv Sr	0.44%	4.44%	5.56%	14.08%	9.16%	7.27%	11.10%
MLI Dividend Income Plus Fund Adv Ser	2.35%	6.49%	0.18%	5.36%	11.35%	8.57%	-
MLI EAFE Equity Fund Adv	-1.59%	0.77%	2.38%	-	-	-	-
MLI Global All Cap Focused Fund Adv	-0.24%	3.99%	6.77%	18.24%	9.46%	3.88%	4.38%
MLI Strategic Income Fund Advisor Ser	1.65%	1.50%	3.07%	7.24%	2.92%	2.33%	4.86%
MLI U.S. All Cap Equity Fund Adv	1.46%	8.37%	7.97%	17.83%	11.71%	10.81%	-
MLI U.S. Opportunities Fund Adv Ser	0.76%	5.63%	6.84%	16.97%	10.63%	8.45%	11.71%
<b>NEI</b>							
NEI Balanced RS Fund Series A	1.53%	3.42%	4.59%	10.89%	3.95%	1.66%	2.49%
NEI Canadian Equity RS Fund Series A	-0.15%	5.58%	6.65%	11.35%	1.90%	2.86%	6.36%
NEI Canadian Small Cap Equity RS Fund A	1.65%	6.29%	4.73%	11.23%	2.38%	4.81%	9.09%
NEI Global Dividend RS Fd Ser A	1.90%	4.59%	7.57%	18.15%	9.49%	6.93%	9.14%
NEI International Equity Fund Series A	1.27%	2.88%	5.14%	10.22%	7.95%	6.26%	7.35%
NEI International Equity RS Fund A	-0.38%	1.98%	4.28%	16.37%	8.33%	4.89%	6.25%
NEI Jantzi Social Index Fund Series A	0.32%	2.44%	1.56%	6.81%	4.21%	4.58%	5.78%
<b>Renaissance Investments</b>							
Renaiss Global Science & Tech Fund A	4.38%	14.13%	17.65%	33.89%	24.54%	17.87%	17.28%
Renaissance Canadian Balanced Fund A	0.75%	4.35%	5.27%	11.33%	5.70%	3.98%	5.59%
Renaissance China Plus Fund Class A	-4.27%	2.70%	2.45%	4.33%	7.52%	4.43%	4.35%

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<b>Renaissance Investments</b>							
Renaissance Global Health Care Fund CI A	-0.23%	7.16%	9.62%	12.82%	9.46%	5.55%	13.52%
Renaissance Global Small-Cap Fund CI A	0.73%	5.92%	3.55%	17.19%	15.30%	10.21%	12.15%
Renaissance Global Value Fund Class A	-3.95%	2.33%	4.52%	4.62%	3.95%	4.66%	6.18%
Renaissance High Income Fund Class A	3.48%	5.01%	7.22%	15.48%	7.13%	6.63%	7.44%
Renaissance Optimal Global Equ Pf A	-0.79%	4.26%	5.84%	12.66%	8.72%	6.33%	8.29%
<b>SEI Investments Canada Company</b>							
SEI Canadian Equity Fund Class E	0.74%	4.34%	5.24%	11.79%	4.26%	4.16%	-
SEI Canadian Fixed Income Fund Class E	2.82%	2.01%	2.50%	7.37%	3.48%	1.82%	-
SEI Canadian Small Company Equity Fund E	0.81%	7.69%	4.80%	13.09%	1.25%	3.60%	-
SEI Emerging Markets Equity Fund Class E	-3.50%	1.84%	4.33%	3.71%	5.88%	4.20%	-
SEI International Equity Fund Class E	-1.33%	2.86%	6.56%	9.82%	5.85%	4.31%	-
SEI U.S. Large Company Equity Fund E	0.13%	4.56%	6.64%	15.51%	10.19%	8.59%	-
SEI U.S. Small Company Equity Fund CI E	-0.42%	3.37%	3.53%	8.93%	6.72%	7.27%	-
CUSTOM PORTFOLIO INDEXED ACCOUNTS	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
<b>AGF Investments Inc.</b>							
AGF Canadian Large Cap Dividend Fd Class	1.60%	4.24%	4.96%	11.69%	5.44%	5.35%	7.47%
AGF Global Dividend Fund MF Series	-0.53%	2.27%	4.76%	12.80%	7.00%	6.30%	9.61%
AGF High Yield Bond Fund Mutual Fund Ser	0.29%	1.33%	1.88%	6.52%	3.24%	2.38%	4.05%
AGF Total Return Bond Fund MF Series	1.20%	1.34%	1.29%	3.97%	2.39%	1.72%	4.01%
AGFIQ Dividend Income Fund MF Series	2.44%	4.14%	4.42%	9.79%	5.53%	6.44%	6.34%
<b>BMO Investments Inc.</b>							
BMO Growth and Income Fund Advisor Ser	0.45%	4.59%	5.92%	9.39%	3.93%	2.71%	5.97%
BMO Resource Fund Advisor Series	-3.11%	7.62%	3.42%	7.08%	-1.05%	2.32%	2.21%
<b>CI Investments Inc.</b>							
CI American Managers Corporate CI A	1.46%	4.87%	5.57%	15.17%	8.38%	7.83%	11.25%
CI Canadian Investment Fund Class A	1.44%	5.67%	9.90%	15.98%	6.67%	5.81%	6.80%
CI Global Health Sciences Corp CI A	-2.34%	11.47%	9.82%	3.68%	6.79%	-0.25%	11.21%
CI Global Value Fund Class A	-0.96%	2.64%	6.87%	11.43%	7.17%	6.43%	8.54%
CI International Value Fund Class A	-0.65%	2.72%	5.77%	10.11%	7.29%	6.08%	6.91%
Harbour Global Growth & Income CC A	1.71%	3.56%	5.00%	8.93%	1.41%	2.95%	6.45%
Portfolio Series Conservative Fund A	1.35%	3.06%	4.24%	9.57%	4.39%	3.11%	5.48%
Portfolio Series Income Fund Class A	1.23%	2.53%	3.85%	8.31%	3.98%	2.99%	5.43%
Signature Asian Opportunities Fund A	0.28%	4.22%	8.39%	11.13%	5.50%	3.66%	5.66%
Signature Canadian Bond Fund Class A	2.83%	1.96%	2.51%	7.40%	2.99%	1.47%	3.16%
Signature Corporate Bond Fund Class A	1.82%	2.63%	3.16%	8.70%	4.34%	3.81%	5.21%
Signature Dividend Fund Class A	0.05%	3.83%	5.10%	9.41%	4.40%	4.46%	6.79%
Signature Global Bond Corporate CI A	3.50%	1.10%	3.16%	6.20%	2.17%	1.19%	2.98%
Signature Global Energy Corp CI A	-10.31%	-0.15%	-7.74%	-11.40%	-13.16%	-7.92%	-2.72%
Signature Global Technology Corp CI A	5.50%	13.68%	11.28%	26.70%	22.59%	17.49%	18.65%
Signature High Income Fund Class A	2.67%	3.83%	6.27%	14.07%	6.14%	4.02%	7.12%
<b>Dynamic Funds</b>							
Dynamic Canadian Bond Fund Series A	2.53%	1.78%	2.14%	5.97%	2.30%	1.33%	2.60%
Dynamic Canadian Value Class Series A	0.85%	4.55%	3.67%	9.68%	2.48%	2.38%	5.15%
Dynamic Dividend Fund Series A	1.67%	5.04%	6.75%	15.05%	8.68%	8.10%	9.83%
Dynamic Dividend Income Fund Series A	2.64%	3.23%	5.23%	10.93%	4.94%	3.60%	5.87%
Dynamic Energy Income Fund Series A	-3.70%	5.01%	-1.89%	-4.66%	-4.00%	-6.13%	-1.27%
Dynamic Power Global Growth Class A	11.01%	16.93%	4.02%	21.14%	16.56%	10.68%	14.56%
Dynamic Value Balanced Fund Series A	1.99%	3.70%	3.01%	8.97%	2.53%	2.10%	4.43%

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CUSTOM PORTFOLIO INDEXED ACCOUNTS	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
<b>Dynamic Funds</b>							
DynamicEdge Balanced Income Portfolio A	1.51%	3.18%	3.59%	9.64%	4.96%	4.01%	5.69%
<b>Fidelity Investments</b>							
Fidelity American Disciplin Eq Fd A	2.31%	8.02%	9.42%	22.78%	12.00%	9.01%	12.43%
Fidelity American Equity Fund A	4.17%	6.44%	8.77%	19.36%	11.00%	8.47%	12.34%
Fidelity American High Yield Fund A	1.44%	2.42%	2.53%	8.15%	4.92%	4.86%	7.65%
Fidelity Canadian Bond Fund Series A	2.91%	2.10%	2.60%	7.91%	3.54%	1.75%	3.22%
Fidelity Canadian Opportunities Fd A	1.27%	5.39%	8.42%	17.08%	7.95%	7.60%	8.23%
Fidelity Emerging Markets Fund A	-2.82%	4.13%	3.90%	11.89%	11.08%	5.81%	4.25%
Fidelity Frontier Emerging Mkts Fd A	-2.75%	-0.72%	-7.14%	-4.21%	-1.38%	-3.65%	-3.65%
Fidelity Global Disciplined Equ Cl A	0.38%	6.23%	7.25%	17.00%	9.56%	7.18%	9.21%
Fidelity Income Allocation Fund Ser A	2.75%	2.82%	3.88%	8.99%	4.12%	2.80%	5.89%
Fidelity NorthStar Fund Series A	-1.05%	3.35%	4.18%	2.37%	1.36%	2.62%	8.46%
<b>Franklin Templeton Investments</b>							
Franklin ActiveQuant Canadian Fund A	0.66%	3.86%	4.63%	10.16%	3.67%	3.16%	7.56%
Frk Bis Cdn Dividend Fund-A	2.09%	4.70%	5.73%	11.22%	2.86%	-	-
Frk Bis Dividend Income Fund-A	1.82%	4.27%	5.25%	11.47%	3.92%	4.48%	6.63%
Frk Bis Small Cap Fund-A	-2.45%	6.15%	0.20%	-7.56%	-12.62%	-6.39%	1.38%
Frk High Income Fund-A	0.24%	1.93%	2.32%	7.28%	2.83%	2.70%	4.62%
Frk Quo Balanced Growth Port-A	1.44%	3.49%	3.92%	9.35%	4.38%	3.02%	5.47%
Frk Quo Balanced Income Port-A	1.73%	2.87%	3.17%	8.06%	3.79%	2.55%	4.78%
Frk Quo Divers Equity Port-A	1.16%	5.37%	6.15%	14.74%	6.64%	4.58%	7.46%
Frk Quo Divers Income Port-T	2.03%	2.38%	2.58%	7.23%	3.40%	2.02%	4.41%
Frk Strategic Income Fund-A	1.19%	1.90%	2.00%	5.54%	1.86%	1.20%	3.16%
Frk US Rising Dividends Fund-A	1.16%	5.62%	4.72%	19.47%	11.84%	9.88%	12.67%
Tmpltn EAFE Developed Mkts Fund-A	-1.73%	0.29%	2.72%	1.15%	0.85%	1.47%	4.21%
Tmpltn Emerg Mkts Fund-A	-2.74%	5.07%	6.21%	8.62%	9.56%	6.42%	4.83%
<b>IA Clarington</b>							
IA Clarington Canadian Small Cap Fund A	1.54%	6.21%	4.96%	11.37%	1.91%	4.39%	8.94%
<b>Invesco Canada Ltd.</b>							
Invesco Canadian Endeavour Fund A	0.43%	8.05%	10.63%	16.29%	2.84%	2.87%	7.26%
Invesco Europlus Fund Series A	1.42%	10.34%	18.06%	21.01%	10.57%	6.79%	10.26%
Invesco Global Endeavour Fund Ser A	-1.60%	3.85%	2.55%	7.37%	6.07%	5.86%	11.42%
Invesco Global Growth Class Series A	0.18%	5.11%	5.73%	16.62%	7.20%	5.26%	8.83%
Invesco Income Growth Fund Series SC	1.21%	4.80%	5.98%	13.50%	4.96%	5.14%	7.00%
Invesco Indo-Pacific Fund Series A	-3.31%	0.82%	4.13%	2.33%	6.16%	5.55%	7.44%
Invesco International Companies Fund A	-2.43%	3.78%	7.93%	12.60%	7.62%	6.70%	9.31%
Invesco International Growth Class A	-1.50%	2.69%	5.60%	15.30%	7.72%	4.63%	7.83%
Invesco Resources Fund Series A	-10.18%	14.43%	0.34%	-14.01%	-23.13%	-14.47%	-8.58%
Invesco Select Canadian Equity Fund A	-0.70%	3.59%	5.68%	14.70%	4.14%	1.55%	3.40%
<b>Mackenzie Investments</b>							
Mac Global Small Cap Fund Series A	-1.77%	2.99%	1.33%	0.52%	1.03%	0.92%	7.75%
Mac Ivy Canadian Balanced Fund Ser A	1.34%	3.78%	3.11%	10.86%	3.99%	4.71%	6.65%
Mac US Mid Cap Growth Class Ser A	2.86%	6.56%	6.43%	16.92%	14.46%	11.71%	13.73%
<b>Manulife Asset Management</b>							
MLI Fundamental Eq Fund Advisor Series	1.73%	4.79%	6.21%	18.54%	10.74%	8.36%	8.06%
MLI Growth Opportunities Fund Advisor Sr	1.54%	7.15%	6.10%	12.06%	1.36%	1.66%	4.61%
MLI Monthly High Income Fund Advisor Ser	2.24%	4.58%	4.40%	10.94%	6.46%	4.89%	7.59%

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CUSTOM PORTFOLIO INDEXED ACCOUNTS	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
<b>Renaissance Investments</b>							
Renaissance Canadian Bond Fund CI A	2.93%	2.19%	2.93%	8.16%	3.75%	2.16%	3.67%
Renaissance Canadian Dividend Fund CI A	1.88%	5.11%	6.81%	11.78%	2.38%	3.14%	5.60%
Renaissance Canadian Small-Cap Fund CI A	-3.71%	6.19%	1.17%	6.94%	-4.03%	-0.77%	3.02%
Renaissance Global Bond Fund Class A	1.01%	0.60%	2.69%	3.42%	3.20%	1.41%	4.63%
Renaissance International Equity Fd A	0.10%	3.05%	7.41%	17.87%	10.63%	7.76%	7.80%
Renaissance Short-Term Income Fund A	0.97%	0.79%	1.05%	2.92%	1.11%	0.53%	1.31%

MONEY MANAGER INDEXED INTEREST ACCOUNTS	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
<b>Trez Capital</b>							
Trez Capital Prime Trust Class F	0.38%	1.13%	2.27%	4.59%	5.06%	5.16%	5.65%
Trez Capital Yield Trust Class F	0.50%	1.51%	3.04%	6.17%	7.08%	7.22%	7.67%

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**Notes:**

All returns are historical annual compounded total rates of return and reflect changes in yield and distribution reinvested. The Accounts credit an interest amount mirroring the percentage change in value of a specified market index, adjusted for currency fluctuations, or of a specified underlying investment, less a BMO Life Assurance Company daily management fee. The BMO Life Assurance Company management fee will be deducted from the returns and will be reflected in the policyholders' fund value.

The guaranteed maximum BMO Life Assurance Company management fee on each account type is listed below, by product. Refer to your policy contract for details.

	Life Dimensions	Life Dimensions (Low Fees)	UL Investment Loan Plan	Ultimate Dimension
Custom Portfolio Indexed Accounts	2.75%	1.50%	2.75%	1.25%
Managed Indexed Accounts	2.50%	1.25%	2.50%	0.75%
Managed Portfolio Indexed Accounts	2.50%	1.25%	2.50%	1.00%
Market Indexed Accounts	3.25%	2.25%	3.25%	1.50%

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