

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

BMO Insurance	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
BMO Insurance Aggressive Market Port Indexed Acct	-3.17%	9.50%	7.74%	-8.27%	5.95%	6.44%	9.06%
BMO Insurance Balanced Market Portfolio Indexed Ac	-2.34%	6.13%	5.44%	-8.05%	3.66%	4.57%	6.46%
BMO Insurance Conservative Market Port Indexed Acc	-0.77%	0.57%	1.46%	-8.58%	-1.56%	0.51%	1.53%
BMO Insurance Growth Market Portfolio Indexed Acct	-2.83%	7.78%	6.57%	-8.46%	4.76%	5.51%	7.79%

* 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

AGF Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
AGF Elements Balanced Portfolio Mutual Fund Series	-2.34%	5.50%	4.51%	-8.89%	2.17%	2.15%	4.77%
AGF Elements Global Portfolio Mutual Fund Series	-3.76%	7.66%	7.82%	-8.71%	4.62%	4.04%	7.56%
AGF Elements Growth Portfolio Mutual Fund Series	-3.15%	6.70%	6.27%	-8.67%	3.32%	3.07%	6.14%
BMO Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
BMO SelectClass Balanced Portfolio Advisor Series	-2.82%	4.43%	2.63%	-13.69%	-0.22%	1.12%	3.99%
BMO SelectClass Equity Growth Portfolio Adv Ser	-3.91%	6.93%	5.22%	-12.80%	2.84%	3.13%	7.55%
BMO SelectClass Growth Portfolio Advisor Series	-3.39%	5.57%	3.76%	-13.68%	1.16%	2.17%	6.03%
BMO SelectClass Income Portfolio Advisor Series	-1.91%	2.76%	0.70%	-13.91%	-2.58%	-0.55%	1.62%
CI Investments Inc.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
CI Portfolio Series Balanced Growth Fd CI A	-2.58%	5.38%	4.16%	-11.12%	1.98%	2.57%	5.69%
CI Portfolio Series Conservative Balanced Fd A	-2.12%	3.48%	2.63%	-10.09%	0.68%	1.86%	4.46%
CI Portfolio Series Maximum Growth Fd CI A	-3.13%	7.52%	5.91%	-10.71%	3.56%	3.82%	7.49%
Counsel Portfolio Services Inc	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Counsel All Equity Portfolio Series A	-3.53%	7.89%	6.30%	-15.09%	2.49%	2.14%	6.49%
Counsel Balanced Portfolio Series A	-2.26%	4.82%	4.18%	-13.25%	0.58%	1.08%	4.06%
Counsel Growth Portfolio Series A	-2.90%	6.34%	5.24%	-14.21%	1.69%	1.70%	5.28%
Dynamic Funds	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Marquis Institutional Balanced Growth Portfolio A	-3.18%	3.14%	2.69%	-16.94%	0.78%	2.81%	5.51%
Marquis Institutional Balanced Portfolio A	-2.76%	2.37%	2.04%	-15.96%	-0.12%	1.93%	4.24%
Marquis Institutional Growth Portfolio Series A	-3.59%	3.73%	3.20%	-17.85%	1.64%	3.65%	6.81%
Franklin Templeton Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Franklin Quotential Balanced Growth Port A	-3.09%	3.91%	3.37%	-11.77%	1.42%	1.89%	4.46%
Franklin Quotential Diversified Equity Port A	-4.00%	7.32%	7.18%	-13.94%	3.56%	3.94%	7.34%
Franklin Quotential Growth Portfolio A	-3.64%	5.23%	4.80%	-11.46%	3.00%	2.99%	5.72%
Invesco Canada Ltd.	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Invesco Canadian Premier Balanced Class A	-2.91%	5.46%	5.49%	-9.20%	1.16%	1.66%	4.83%
Invesco Intactive Maximum Growth Portfolio CI A	-4.06%	6.38%	1.69%	-15.62%	-1.69%	0.28%	3.87%

CUSTOM PORTFOLIO INDEXED ACCOUNTS

Franklin Templeton Investments	1 Month	3 Month	6 Month	1 Yr	3 Year	5 Year	10 Year
Franklin Quotential Balanced Growth Port A	-3.09%	3.91%	3.37%	-11.77%	1.42%	1.89%	4.46%
Franklin Quotential Diversified Equity Port A	-4.00%	7.32%	7.18%	-13.94%	3.56%	3.94%	7.34%

Past performance is no guarantee of future performance. 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.

Data provided by Fundata

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 Provider	Life Provider (Low Fees)
Managed Portfolio Indexed Accounts	2.50%	1.25%
Market Portfolio Indexed Accounts	3.25%	2.00%

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