

VOLATILITY



Based on 3 year standard deviation

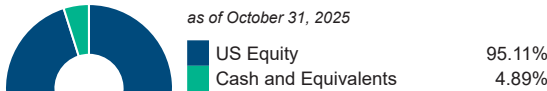
TOP HOLDINGS

as of November 30, 2025

| | |
|---------------------------|-------|
| NVIDIA Corp | 8.60% |
| Apple Inc | 7.09% |
| Alphabet Inc Cl A | 5.01% |
| Cash and Cash Equivalents | 4.89% |
| Meta Platforms Inc Cl A | 4.34% |
| Amazon.com Inc | 4.23% |
| Broadcom Inc | 4.08% |
| Danaher Corp | 3.40% |
| Uber Technologies Inc | 3.36% |
| Goldman Sachs Group Inc | 3.26% |

ASSET ALLOCATION

as of October 31, 2025



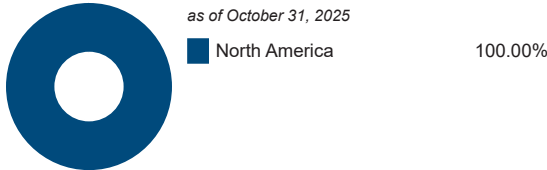
SECTOR ALLOCATION

as of October 31, 2025



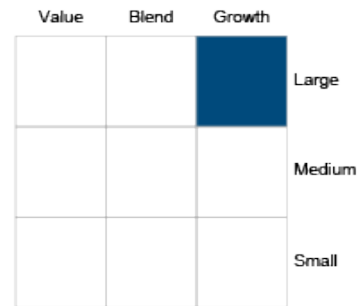
GEOGRAPHIC ALLOCATION

as of October 31, 2025



STYLE

as of November 30, 2025



UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS

US EQUITY

AGF American Growth Class Mutual Fund 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

The Fund's objective is to provide long-term capital growth. It invests primarily in equity securities of established U.S. companies.

| | | | |
|----------------------------|----------------------|----------------|------------|
| Category | U.S. Equity | Fund Manager | Start Date |
| Managed By | AGF Investments Inc. | Mike Archibald | 11/30/2024 |
| Inception Date | Apr 18, 1957 | Auritro Kundu | 11/30/2024 |
| MER | 2.66% | | |
| Total Assets (\$ millions) | - | | |

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 | -1.65% | 6.29% | 15.15% | 11.03% | 19.45% | 15.45% | 14.83% | 9.65% |
| Benchmark | -0.03% | 8.17% | 18.44% | 14.74% | 21.96% | 17.03% | 15.16% | 12.23% |
| Quartile | 4 | 2 | 3 | 2 | 2 | 1 | 1 | 1 |

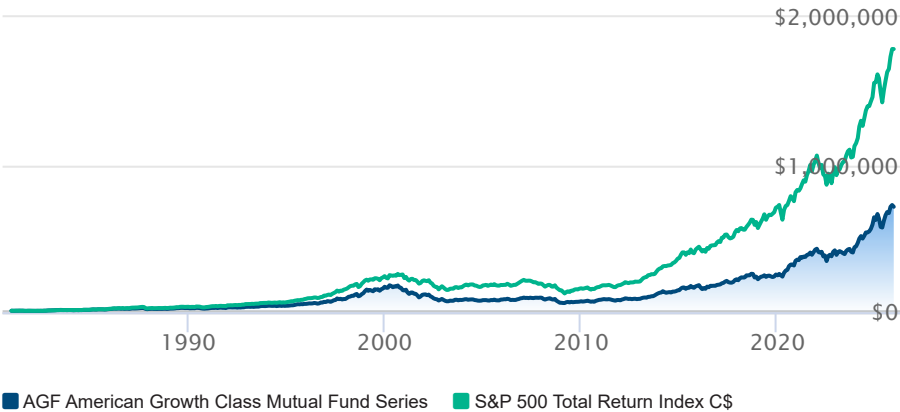
CALENDAR RETURN

as of November 30, 2025

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|-----------------|--------|--------|---------|--------|--------|--------|-------|--------|-------|
| Designated Fund | 40.10% | 14.96% | -9.68% | 20.66% | 42.60% | 11.81% | 3.17% | 16.35% | 1.57% |
| Benchmark | 36.01% | 23.32% | -12.52% | 28.16% | 16.07% | 25.18% | 3.98% | 13.80% | 8.65% |
| Quartile | 1 | 3 | 1 | 3 | 1 | 4 | 2 | 2 | 4 |

GROWTH OF \$10,000

Annual values as of November 30, 2025



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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.

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Data Provided By Fundata