VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

CI Dividend Income and Growth Fund Series A

TOP HOLDINGS

as of July 31, 2026

Cash	3.71%
CI Gbl Infrastructure Private Pool ETF C$ (CINF)	3.41%
Canadian Imperial Bank of Commerce	2.53%
Cenovus Energy Inc	2.41%
Bank of Nova Scotia	2.36%
Manulife Financial Corp	2.33%
Agnico Eagle Mines Ltd	2.23%
Sun Life Financial Inc	1.89%
Shopify Inc CI A	1.86%
Fairfax Financial Holdings Ltd	1.85%

ASSET ALLOCATION

as of July 31, 2026

Canadian Equity	61.34%
US Equity	19.28%
International Equity	9.78%
Canadian Corporate Bonds	4.91%
Cash and Equivalents	4.07%
Other	0.62%

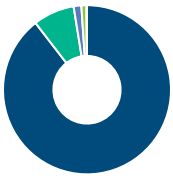
SECTOR ALLOCATION

as of July 31, 2026

Financial Services	29.49%
Energy	15.48%
Technology	7.58%
Utilities	7.44%
Consumer Services	5.34%
Other	34.67%

GEOGRAPHIC ALLOCATION

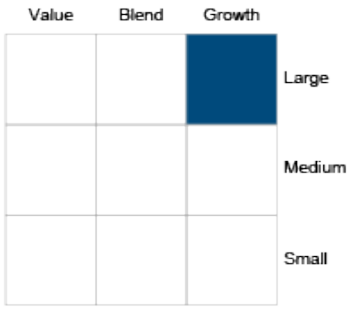
as of July 31, 2026



North America	89.50%
Europe	7.95%
Asia	1.48%
Latin America	0.99%
Other	0.08%

STYLE

as of July 31, 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 generate a high level of dividend income and to preserve capital. It invests primarily in preferred shares and dividend paying common shares of Canadian companies. It may also invest in other common shares, fixed income securities and income trusts. The fund may also invest in foreign securities. Any change to the fundamental investment objective must be approved by a majority of votes cast at a meeting of unitholders held for that reason.

Category	Global Equity Balanced
Managed By	CI Global Asset Management
Inception Date	Oct 29, 1996
MER	1.89%
Total Assets ($ millions)	1,459.44

Fund Manager	Start Date
John Shaw	07/27/2011
Kevin McSweeney	04/08/2022
Neil Seneviratne	04/01/2024

COMPOUND RETURN

as of July 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	1.65%	2.70%	8.52%	17.83%	18.42%	12.48%	9.96%	7.78%
Benchmark	-1.52%	5.86%	9.09%	18.17%	16.60%	9.94%	10.03%	7.01%
Quartile	1	4	2	2	1	1	1	2

CALENDAR RETURN

as of July 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	16.77%	25.28%	6.90%	-3.43%	25.58%	3.43%	13.36%	-8.12%	9.67%
Benchmark	13.15%	21.57%	15.07%	-12.03%	11.33%	12.17%	16.29%	0.72%	11.99%
Quartile	1	1	4	1	1	4	4	4	2

GROWTH OF $10,000

Annual values as of July 31, 2026

The information contained on this page is related only to the designated fund or funds shown above. As part of a BMO Life Assurance Company policy, you do not purchase units in this designated fund or a legal interest in any security.

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