VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

Mackenzie Ivy Canadian Balanced Fund Series A

TOP HOLDINGS

as of October 31, 2026

Toronto-Dominion Bank	4.19%
Royal Bank of Canada	4.04%
Microsoft Corp	3.90%
Intact Financial Corp	3.82%
Agnico Eagle Mines Ltd	3.30%
Franco-Nevada Corp	3.06%
Brookfield Corp Cl A	3.02%
Alphabet Inc Cl C	2.99%
Suncor Energy Inc	2.89%
Waste Connections Inc	2.65%

ASSET ALLOCATION

as of August 31, 2026



Canadian Equity	50.85%
US Equity	19.09%
Canadian Corporate Bonds	10.37%
Canadian Government Bonds	10.05%
International Equity	6.09%
Other	3.55%

SECTOR ALLOCATION

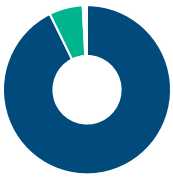
as of August 31, 2026



Fixed Income	23.78%
Financial Services	19.45%
Technology	12.44%
Consumer Services	11.05%
Basic Materials	8.41%
Other	24.87%

GEOGRAPHIC ALLOCATION

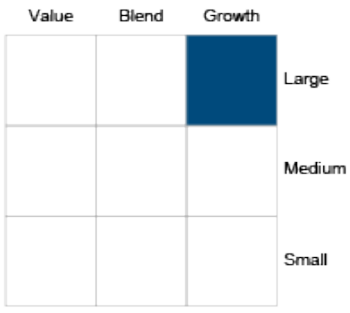
as of August 31, 2026



North America	92.70%
Europe	6.49%
Multi-National	0.26%
Latin America	0.22%
Asia	0.05%
Other	0.28%

STYLE

as of October 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

The Fund seeks capital growth and current income by investing primarily in a combination of Canadian equity and fixed-income securities.

Category	Canadian Equity Balanced
Managed By	Mackenzie Financial Corporation
Inception Date	Oct 13, 1992
MER	2.16%
Total Assets ($ millions)	725.90

Fund Manager	Start Date
Dan Cooper	05/01/2013
Felix Wong	05/01/2013
Konstantin Boehmer	07/01/2013
James Morrison	04/01/2016

COMPOUND RETURN

as of October 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	3.59%	1.56%	6.16%	7.65%	13.24%	7.75%	6.08%	6.52%
Benchmark	1.31%	1.26%	4.56%	14.87%	21.16%	10.87%	9.75%	8.03%
Quartile	1	1	1	4	4	3	4	4

CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	11.26%	13.93%	10.58%	-5.39%	14.97%	-1.73%	14.06%	-6.64%	2.94%
Benchmark	23.78%	17.11%	10.48%	-7.12%	17.62%	6.85%	18.83%	-6.34%	7.50%
Quartile	4	3	2	1	3	4	3	3	4

GROWTH OF $10,000

Annual values as of October 31, 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