VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNT

BALANCED FUNDS

# CI Portfolio Series Conservative Fd Sr A

## TOP HOLDINGS

*as of July 31, 2026*

| | |
|---|---|
| CI Canadian Bond Fund Series I | 25.46% |
| CI Enhanced Government Bond ETF (FGO) | 7.52% |
| CI Global Bond Currency Neutral Fund Series I | 7.37% |
| CI Global Short-Term Bond Fund Series I | 5.39% |
| CI Munro Global Growth Equity Fund Series I | 3.73% |
| Ci Private Market Growth Fund (Series I | 3.49% |
| Canadian Equity Alpha Corporate Class (Series I) | 3.27% |
| CI Emerging Markets Corporate Class I | 3.09% |
| iShares TIPS Bond ETF (TIP) | 2.69% |
| CI Auspice Broad Commodity Fund Hedged (CCOM) | 2.57% |

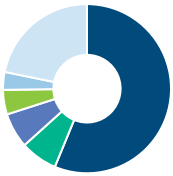
## ASSET ALLOCATION

*as of July 31, 2026*

| | |
|---|---|
| Canadian Government Bonds | 22.88% |
| Canadian Corporate Bonds | 16.62% |
| International Equity | 14.15% |
| Foreign Government Bonds | 10.96% |
| Canadian Equity | 10.18% |
| Other | 25.21% |

## SECTOR ALLOCATION

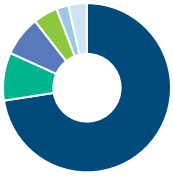
*as of July 31, 2026*



| | |
|---|---|
| Fixed Income | 56.26% |
| Financial Services | 7.11% |
| Technology | 6.72% |
| Mutual Fund | 4.69% |
| Energy | 3.41% |
| Other | 21.81% |

## GEOGRAPHIC ALLOCATION

*as of July 31, 2026*



| | |
|---|---|
| North America | 72.57% |
| Europe | 9.17% |
| Asia | 7.67% |
| Multi-National | 4.69% |
| Latin America | 2.35% |
| Other | 3.55% |

## 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 provide a balance between income and capital growth at lower than average levels of volatility by investing in income and equity mutual funds. 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.

| | | Fund Manager | Start Date |
|---|---|---|---|
| **Category** | Global Fixed Income Balanced | | |
| **Managed By** | CI Global Asset Management | Alfred Lam | 07/22/2008 |
| **Inception Date** | Nov 17, 1997 | Stephen Lingard | 12/21/2021 |
| **MER** | 2.52% | | |
| **Total Assets ($ millions)** | 820.62 | | |

## 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 | -0.93% | 1.41% | 2.53% | 8.40% | 8.52% | 3.83% | 4.08% | 4.81% |
| Benchmark | -1.80% | 3.13% | 3.89% | 7.52% | 8.70% | 3.27% | 3.83% | 4.36% |
| Quartile | 2 | 4 | 3 | 3 | 2 | 2 | 2 | 3 |

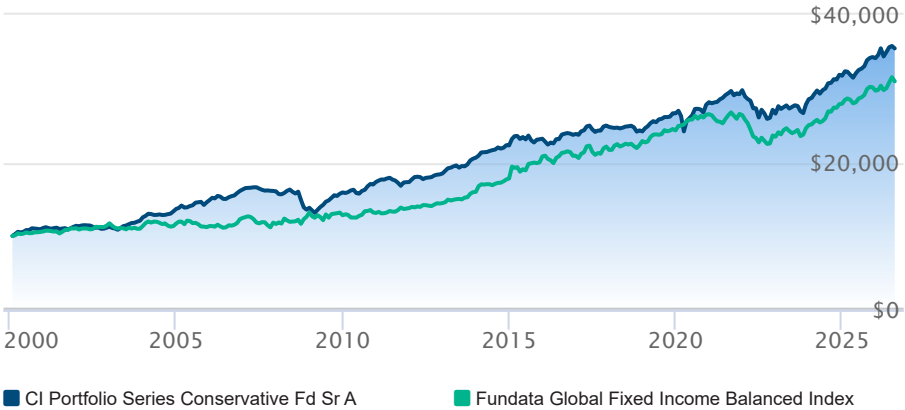
## CALENDAR RETURN

*as of July 31, 2026*

| Period | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|---|---|---|---|---|---|---|---|---|---|
| Designated Fund | 7.51% | 11.09% | 7.40% | -10.68% | 5.79% | 5.70% | 10.13% | -2.49% | 4.04% |
| Benchmark | 6.36% | 11.56% | 6.74% | -11.13% | -0.49% | 9.09% | 6.30% | 5.53% | 3.81% |
| Quartile | 2 | 1 | 3 | 3 | 1 | 3 | 2 | 3 | 3 |

## GROWTH OF $10,000

*Annual values as of July 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*