VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

CI Canadian Income and Growth Fund Series A

TOP HOLDINGS

as of October 31, 2026

Ci Private Market Growth Fund (Series I	3.70%
Manulife Financial Corp	2.82%
Shopify Inc Cl A	2.71%
Bank of Nova Scotia	2.07%
Wheaton Precious Metals Corp	2.00%
Suncor Energy Inc	1.84%
Fairfax Financial Holdings Ltd	1.80%
Cenovus Energy Inc	1.76%
Toronto-Dominion Bank	1.74%
Advanced Micro Devices Inc	1.68%

ASSET ALLOCATION

as of October 31, 2026



Canadian Equity	37.97%
US Equity	16.00%
Foreign Corporate Bonds	14.49%
Canadian Corporate Bonds	10.16%
Canadian Government Bonds	8.08%
Other	13.30%

SECTOR ALLOCATION

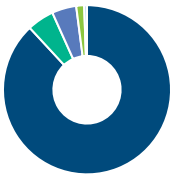
as of October 31, 2026



Fixed Income	32.90%
Financial Services	17.07%
Technology	10.92%
Energy	9.31%
Basic Materials	5.84%
Other	23.96%

GEOGRAPHIC ALLOCATION

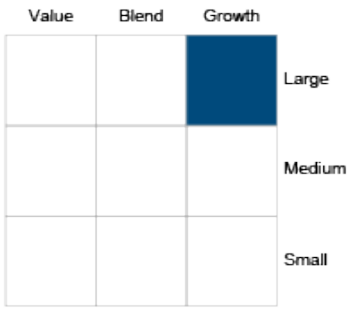
as of October 31, 2026



North America	88.08%
Multi-National	5.17%
Europe	4.69%
Asia	1.53%
Latin America	0.52%
Other	0.01%

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 to provide a steady flow of current income while preserving capital by investing in a diversified portfolio of securities composed mainly of equity, equity-related and fixed income securities of Canadian issuers. The fund may also invest in foreign securities. The fundamental investment objective of the fund cannot be changed without obtaining unitholder approval.

Category	Global Neutral Balanced
Managed By	CI Global Asset Management
Inception Date	Nov 13, 2000
MER	2.57%
Total Assets ($ millions)	3,908.69

Fund Manager	Start Date
John Shaw	12/01/2010
Geof Marshall	05/16/2012
Kevin McSweeney	06/10/2021

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	-0.43%	0.87%	5.55%	13.13%	16.46%	8.40%	7.76%	7.03%
Benchmark	-1.92%	-1.04%	3.68%	5.42%	14.15%	7.05%	7.32%	6.04%
Quartile	2	1	1	1	1	1	1	1

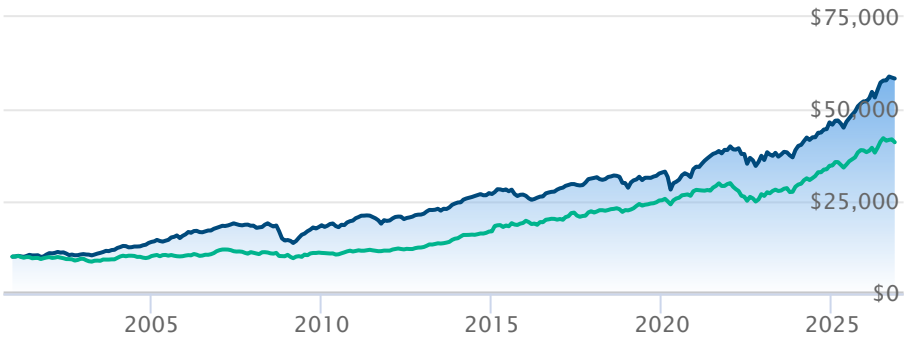
CALENDAR RETURN

as of October 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	13.78%	14.36%	10.62%	-9.30%	15.97%	4.85%	14.44%	-8.53%	9.91%
Benchmark	10.42%	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%
Quartile	1	2	2	2	1	4	1	4	1

GROWTH OF $10,000

Annual values as of October 31, 2026



CI Canadian Income and Growth Fund Series A Fundata Global Balanced Index

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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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BMO Insurance

Data Provided By Fundata