VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

FIXED INCOME

BMO U.S. High Yield Bond Fund Advisor Series

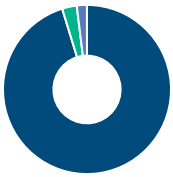
TOP HOLDINGS

as of July 31, 2026

USD Currency	1.78%
HUB International Ltd 7.25% 15-Jun-2030	0.83%
SV RNO PROPERTY OWNER 1 SR SECURED 144A 5.88% 01-Mar-2031	0.71%
APLD COMPUTECO 2 LLC SR SECURED 144A 6.75% 15-Mar-2031	0.61%
CAD Currency	0.59%
PR RNO PROPERTY OWNER 1 SR SECURED 144A 6.50% 01-May-2031	0.59%
HERC HOLDINGS INC COMPANY GUAR 144A 7.25% 15-Jun-2033	0.53%
Cloud Software Group Inc 9.00% 30-Sep-2029	0.52%
EchoStar Corp 10.75% 30-Nov-2029	0.52%
Venture Global LNG Inc 9.88% 01-Feb-2032	0.52%

ASSET ALLOCATION

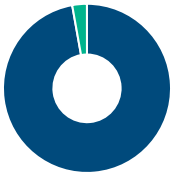
as of June 30, 2026



Foreign Corporate Bonds	95.23%
Cash and Equivalents	2.83%
Foreign Bonds - Other	1.94%

SECTOR ALLOCATION

as of June 30, 2026



Fixed Income	97.17%
Cash and Cash Equivalent	2.83%

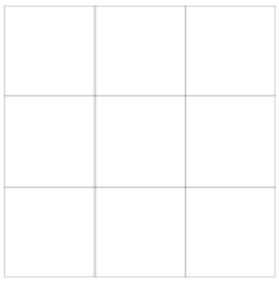
GEOGRAPHIC ALLOCATION

as of June 30, 2026

North America	100.00%

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 high level of total return through a combination of income and capital appreciation by investing primarily in fixed income securities issued by United States corporations.

Category	High Yield Fixed Income
Managed By	BMO Investments Inc.
Inception Date	Nov 11, 2009
MER	1.60%
Total Assets ($ millions)	376.14

Fund Manager	Start Date
Daniel DeYoung	11/12/2021
Spencer Sutcliffe	05/28/2025

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	-0.51%	-0.18%	-0.11%	1.98%	5.11%	1.62%	2.47%	3.49%
Benchmark	-1.29%	3.37%	4.17%	6.59%	10.95%	5.75%	5.76%	6.01%
Quartile	3	4	4	4	4	4	4	4

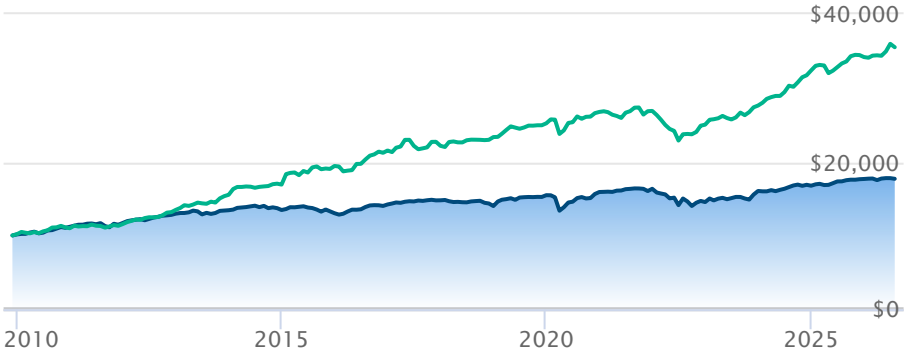
CALENDAR RETURN

as of July 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	5.48%	4.44%	10.35%	-11.02%	2.74%	2.79%	10.53%	-5.27%	3.97%
Benchmark	5.59%	17.23%	10.36%	-6.92%	0.50%	6.14%	7.98%	5.36%	2.96%
Quartile	2	4	2	4	4	4	3	4	4

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