VOLATILITY

Based on 3 year standard deviation

UNIVERSAL LIFE
MANAGED INDEXED ACCOUNT

BALANCED FUNDS

BMO Tactical Dividend ETF Fund Advisor Series

TOP HOLDINGS

as of July 31, 2026

BMO Premium Yield ETF (ZPAY)	23.23%
BMO Europe High Div Cov Call Hgd to CAD ETF (ZWE)	22.21%
BMO Covered Call Utilities ETF (ZWU)	13.18%
BMO Canadian High Dividend Covered Call ETF (ZWC)	7.70%
BMO Covered Call Technology ETF (ZWT)	7.60%
WisdomTree Emerging Mkts High Dividend ETF (DEM)	6.83%
BMO Covered Call Health Care ETF (ZWHC)	5.22%
WisdomTree Emerging Mkts SmallCap Divdnd ETF (DGS)	5.02%
S&P 500 Index Futures	4.23%
WisdomTree US SmallCap Dividend ETF (DES)	2.49%

ASSET ALLOCATION

as of June 30, 2026

US Equity	38.43%
International Equity	34.64%
Canadian Equity	14.95%
Cash and Equivalents	11.10%
Income Trust Units	0.85%
Other	0.03%

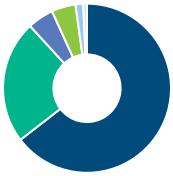
SECTOR ALLOCATION

as of June 30, 2026

Technology	14.95%
Financial Services	12.74%
Cash and Cash Equivalent	11.09%
Exchange Traded Fund	9.89%
Utilities	9.85%
Other	41.48%

GEOGRAPHIC ALLOCATION

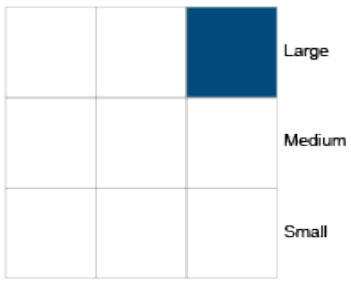
as of June 30, 2026



North America	64.56%
Europe	23.60%
Multi-National	5.02%
Asia	4.63%
Latin America	1.49%
Other	0.70%

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 long-term capital growth and current income by investing primarily in a diversified portfolio of exchange traded funds that invest in income-producing securities. The fund's asset mix may be changed over time to reflect the portfolio manager's outlook for each asset class.

Category	Tactical Balanced	**Fund Manager**	**Start Date**
Managed By	BMO Investments Inc.	Larry Berman	05/27/2022
Inception Date	Aug 12, 2013		
MER	1.87%		
Total Assets ($ millions)	144.24		

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	0.91%	2.81%	8.70%	15.53%	9.09%	5.86%	4.06%	4.59%
Benchmark	-1.63%	4.77%	7.02%	13.83%	13.41%	7.27%	7.56%	6.13%
Quartile	1	2	1	2	4	3	4	1

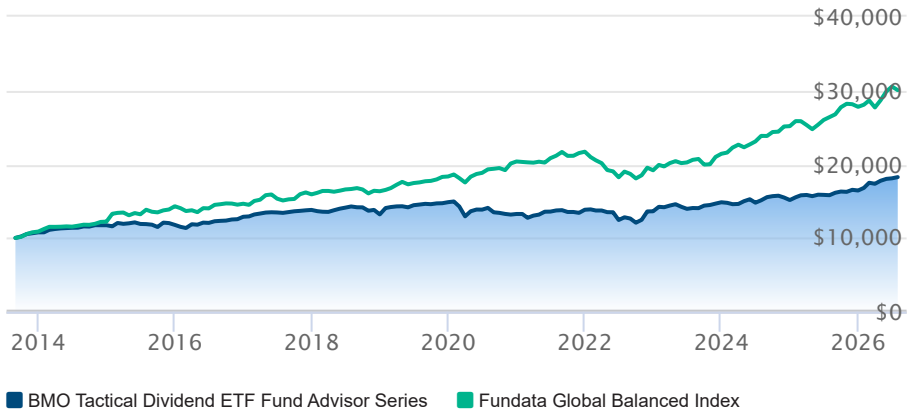
CALENDAR RETURN

as of July 31, 2026

Period	2025	2024	2023	2022	2021	2020	2019	2018	2017
Designated Fund	8.56%	2.03%	8.97%	-1.51%	4.34%	-10.77%	12.57%	-4.42%	7.24%
Benchmark	10.42%	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%
Quartile	3	4	2	1	4	4	3	3	2

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