

UL Indexed Accounts with an “All-in Cost” of 2% or Under Available on Wealth Dimensions

Asset Class	Indexed Account	Fund MER ¹	UL Fee	“All-in Cost” ² with a 0.50% Cumulative Fund Bonus
Global Fixed Income	BMO Fixed Income ETF Portfolio	1.01%	0.75%	1.26%
Asia Pacific Equity	Asia Equity (MSCI Hong Kong/Japan)	0.00%	1.75%	1.25%
	BMO MSCI China ESG Leaders Index ETF	0.68%	1.75%	1.93%
Canadian Equity	BMO Canadian Dividend ETF	0.40%	1.75%	1.65%
	BMO Low Volatility Canadian Equity ETF	0.40%	1.75%	1.65%
	BMO MSCI Canada ESG Leaders Index ETF	0.17%	1.75%	1.42%
	BMO S&P/TSX Capped Composite Index ETF	0.06%	1.75%	1.31%
Canadian Fixed Income	BMO Aggregate Bond Index ETF	0.09%	1.75%	1.34%
Emerging Markets Equity	BMO MSCI Emerging Markets Index ETF	0.28%	1.75%	1.53%
European Equity	BMO MSCI Europe High Quality Hedged to CAD Index ETF	0.45%	1.75%	1.70%
Global Equity	BMO Global Infrastructure Index ETF	0.62%	1.75%	1.87%
	BMO International Dividend ETF	0.45%	1.75%	1.70%
	BMO International Dividend Hedged to CAD ETF	0.45%	1.75%	1.70%
	BMO Low Volatility International Equity ETF	0.45%	1.75%	1.70%
	BMO MSCI EAFE ESG Leaders Index ETF	0.28%	1.75%	1.53%
	BMO MSCI EAFE Hedged to CAD Index ETF	0.23%	1.75%	1.48%
	BMO MSCI EAFE Index ETF	0.23%	1.75%	1.48%
	BMO MSCI India ESG Leaders Index ETF	0.68%	1.75%	1.93%
Global Equity Balanced	BMO Balanced ESG ETF	0.20%	1.75%	1.45%
Sector	BMO Equal Weight Banks Index ETF	0.28%	1.75%	1.53%
	BMO Equal Weight Oil & Gas Index ETF	0.62%	1.75%	1.87%
	BMO Equal Weight REITs Index ETF	0.62%	1.75%	1.87%
	BMO Equal Weight US Banks Hedged to CAD Index ETF	0.40%	1.75%	1.65%
	BMO Equal Weight US Banks Index ETF	0.40%	1.75%	1.65%
	BMO Equal Weight US Health Care Hedged to CAD	0.40%	1.75%	1.65%
	BMO Equal Weight Utilities Index ETF	0.62%	1.75%	1.87%
	BMO Junior Gold Index ETF	0.62%	1.75%	1.87%
U.S. Equity	American Small Cap Equity (Russell 2000)	0.00%	1.75%	1.25%
	BMO Dow Jones Industrial Average Hedged to CAD ETF	0.26%	1.75%	1.51%
	BMO Low Volatility US Equity ETF	0.34%	1.75%	1.59%
	BMO MSCI USA ESG Leaders Index ETF	0.23%	1.75%	1.48%
	BMO Nasdaq 100 Equity Hedged to CAD Index ETF	0.40%	1.75%	1.65%
	BMO S&P 500 Hedged to CAD Index ETF	0.09%	1.75%	1.34%
	BMO S&P 500 Index ETF	0.09%	1.75%	1.34%
	BMO US Dividend ETF	0.34%	1.75%	1.59%
	BMO US Dividend Hedged to CAD ETF	0.34%	1.75%	1.59%

Asset Class	Indexed Account	Fund MER ¹	UL Fee	"All-in Cost" ² with a 0.50% Cumulative Fund Bonus
Canadian Equity	BMO Dividend Fund	1.80%	0.00%	1.30%
	BMO Monthly High Income Fund II	2.08%	0.00%	1.58%
	Dynamic Canadian Dividend Fund	2.42%	0.00%	1.92%
	Dynamic Power Canadian Growth Fund	2.33%	0.00%	1.83%
	Dynamic Power Small Cap Fund	2.44%	0.00%	1.94%
	Dynamic Small Business Fund	2.42%	0.00%	1.92%
	Dynamic Value Fund of Canada	2.31%	0.00%	1.81%
	Fidelity Canadian Large Cap Fund	2.49%	0.00%	1.99%
	Fidelity True North Fund	2.46%	0.00%	1.96%
	Franklin Bissett Canadian Equity Fund	2.19%	0.00%	1.69%
Canadian Equity Balanced	BMO Diversified Income Portfolio	2.16%	0.00%	1.66%
	Dynamic Power Balanced Fund	2.12%	0.00%	1.62%
	Mackenzie Canadian Growth Balanced Fund	2.30%	0.00%	1.80%
Canadian Fixed Income	AGF Fixed Income Plus Fund	1.50%	0.75%	1.75%
	BMO Core Bond Fund	1.16%	0.75%	1.41%
	BMO Core Plus Bond Fund	1.39%	0.75%	1.64%
	CI Canadian Bond Fund	1.41%	0.75%	1.66%
	Dynamic Canadian Bond Fund	1.56%	0.75%	1.81%
	Fidelity Canadian Bond Fund	1.57%	0.75%	1.82%
	Mackenzie Canadian Bond Fund	1.68%	0.75%	1.93%
	Mackenzie Canadian Short Term Income Fund	1.56%	0.75%	1.81%
Global Equity	CI North American Dividend Fund	2.24%	0.25%	1.99%
	Dynamic Global Discovery Fund	2.35%	0.00%	1.85%
	Franklin ClearBridge Sustainable International Growth Fund	2.10%	0.25%	1.85%
	Invesco Global Select Equity Fund	2.44%	0.00%	1.94%
	CI Global Infrastructure Fund	2.34%	0.00%	1.84%
Global Equity Balanced	AGF Global Sustainable Balanced Fund	2.30%	0.00%	1.80%
	Mackenzie Ivy Global Balanced Fund	2.33%	0.00%	1.83%
Global Fixed Income	BMO Tactical Global Bond ETF Fund	1.62%	0.75%	1.87%
	BMO U.S. High Yield Bond Fund	1.61%	0.75%	1.86%
	Invesco Active Multi-Sector Credit Fund	1.44%	0.75%	1.69%
	Mackenzie Corporate Bond Fund	1.69%	0.00%	1.19%
	Templeton Global Bond Fund	1.65%	0.75%	1.90%
Sector	Dynamic Financial Services Fund	2.45%	0.00%	1.95%
	CI Global REIT Fund	2.32%	0.00%	1.82%



¹ Source: Funddata and bmoinvestpro.ca, March 2023. The underlying fund MER can change over time and would have an impact on the illustrated "All-in Cost".

² Based on a Cumulative Fund Bonus of 0.50% (a CFB of 0.25% would increase this figure). The approx. "All-in Cost" is for illustrative purposes and can vary depending on the underlying fund MER and UL Fee which can change over time.

Note: The information described here is general in nature and should not be construed as legal or tax advice. Each policyholder's financial circumstances are unique and they must obtain and rely upon independent tax, accounting, legal and other advice concerning the structure of their insurance, as they deem appropriate for their particular circumstances. BMO Life Assurance Company does not provide any such advice to any policy owner or insurance advisor. Information contained in this document is for illustrative purposes and is subject to change without notice.

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