

Impact of the Cumulative Fund Bonus on the “0% UL Fee List” Available on Life Dimensions (Low Fees)

Asset Class	Indexed Account	Fund MER ¹	UL Fee	“All-in Cost” ² with a 0.25% Cumulative Fund Bonus
Canadian Equity	BMO Dividend Fund	1.80%	0.00%	1.55%
	BMO Monthly High Income Fund II	2.08%	0.00%	1.83%
	Dynamic Canadian Dividend Fund	2.42%	0.00%	2.17%
	Dynamic Power Canadian Growth Fund	2.33%	0.00%	2.08%
	Dynamic Power Small Cap Fund	2.44%	0.00%	2.19%
	Dynamic Small Business Fund	2.42%	0.00%	2.17%
	Dynamic Value Fund of Canada	2.31%	0.00%	2.06%
	Fidelity Canadian Large Cap Fund	2.49%	0.00%	2.24%
	Fidelity True North Fund	2.46%	0.00%	2.21%
	Franklin Bissett Canadian Equity Fund	2.19%	0.00%	1.94%
	Invesco EQV Canadian Premier Equity Fund	2.58%	0.00%	2.33%
	Invesco Canadian Fund	2.72%	0.00%	2.47%
Canadian Equity Balanced	BMO Diversified Income Portfolio	2.16%	0.00%	1.91%
	Dynamic Power Balanced Fund	2.12%	0.00%	1.87%
	Invesco Canadian Premier Balanced Fund	2.59%	0.00%	2.34%
	Mackenzie Bluewater Canadian Growth Balanced Fund	2.30%	0.00%	2.05%
European Equity	Invesco EQV European Equity Class	2.96%	0.00%	2.71%
	Invesco Europlus Fund	2.67%	0.00%	2.42%
Global Equity	Dynamic Global Discovery Fund	2.35%	0.00%	2.10%
	Invesco Global Companies Fund	2.62%	0.00%	2.37%
	Invesco Global Select Equity Fund	2.44%	0.00%	2.19%
	CI Global Infrastructure Fund	2.34%	0.00%	2.09%
Global Equity Balanced	AGF Global Sustainable Balanced Fund	2.30%	0.00%	2.05%
	Mackenzie Ivy Global Balanced Fund	2.33%	0.00%	2.08%
Global Fixed Income	Mackenzie Corporate Bond Fund	1.69%	0.00%	1.44%
Sector	Dynamic Financial Services Fund	2.45%	0.00%	2.20%
	CI Global REIT Fund	2.32%	0.00%	2.07%
U.S. Equity	Invesco U.S. Companies Fund	2.53%	0.00%	2.28%
	Invesco Main Street U.S. Small Cap Class	2.94%	0.00%	2.69%



¹ Source: Funddata and bmoinvestpro.fundata.com, 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 0.25%. 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.

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Insurer: BMO Life Assurance Company