

## UL Indexed Accounts with an “All-in Cost” of 2% or Under Available on Life Dimensions (Low Fees)

Asset Class	Indexed Account	Fund MER <sup>1</sup>	UL Fee	“All-in Cost” <sup>2</sup> with a 0.25% Cumulative Fund Bonus
Global Fixed Income	BMO Fixed Income ETF Portfolio	1.01%	0.75%	1.51%
Asia Pacific Equity	Asia Equity (MSCI Hong Kong/Japan)	0.00%	1.75%	1.50%
Canadian Equity	BMO Canadian Dividend ETF	0.40%	1.75%	1.90%
	BMO Low Volatility Canadian Equity ETF	0.40%	1.75%	1.90%
	BMO S&P/TSX Capped Composite Index ETF	0.06%	1.75%	1.56%
	BMO MSCI Canada ESG Leaders Index ETF	0.17%	1.75%	1.67%
Canadian Fixed Income	BMO Aggregate Bond Index ETF	0.09%	1.75%	1.59%
Emerging Markets Equity	BMO MSCI Emerging Markets Index ETF	0.28%	1.75%	1.78%
European Equity	BMO MSCI Europe High Quality Hedged to CAD ETF	0.45%	1.75%	1.95%
Global Equity	BMO International Dividend ETF	0.45%	1.75%	1.95%
	BMO International Dividend Hedged to CAD ETF	0.45%	1.75%	1.95%
	BMO Low Volatility International Equity ETF	0.45%	1.75%	1.95%
	BMO MSCI EAFE ESG Leaders Index ETF	0.28%	1.75%	1.78%
	BMO MSCI EAFE Hedged to CAD Index ETF	0.23%	1.75%	1.73%
	BMO MSCI EAFE Index ETF	0.23%	1.75%	1.73%
Global Equity Balanced	BMO Balanced ESG ETF	0.20%	1.75%	1.70%
Sector	BMO Equal Weight Banks Index ETF	0.28%	1.75%	1.78%
	BMO Equal Weight US Banks Hedged to CAD Index ETF	0.40%	1.75%	1.90%
	BMO Equal Weight US Banks Index ETF	0.40%	1.75%	1.90%
	BMO Equal Weight US Health Care Hedged to CAD ETF	0.40%	1.75%	1.90%
U.S. Equity	American Small Cap Equity (Russell 2000)	0.00%	1.75%	1.50%
	BMO Dow Jones Industrial Average Hedged to CAD ETF	0.26%	1.75%	1.76%
	BMO Low Volatility U.S. Equity ETF	0.34%	1.75%	1.84%
	BMO MSCI USA ESG Leaders Index ETF	0.23%	1.75%	1.73%
	BMO NASDAQ 100 Equity Hedged to CAD Index ETF	0.40%	1.75%	1.90%
	BMO S&P 500 Hedged to CAD Index ETF	0.09%	1.75%	1.59%
	BMO S&P 500 Index ETF	0.09%	1.75%	1.59%
	BMO US Dividend ETF	0.34%	1.75%	1.84%
	BMO US Dividend Hedged to CAD ETF	0.34%	1.75%	1.84%

Asset Class	Indexed Account	Fund MER <sup>1</sup>	UL Fee	"All-in Cost" <sup>2</sup> 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%
	Franklin Bissett Canadian Equity Fund	2.19%	0.00%	1.94%
Canadian Equity Balanced	BMO Diversified Income Portfolio	2.16%	0.00%	1.91%
	Dynamic Power Balanced Fund	2.12%	0.00%	1.87%
Canadian Fixed Income	AGF Fixed Income Plus Fund	1.50%	0.75%	2.00%
	BMO Core Bond Fund	1.16%	0.75%	1.66%
	BMO Core Plus Bond Fund	1.39%	0.75%	1.89%
	CI Canadian Bond Fund	1.41%	0.75%	1.91%
Global Fixed Income	Invesco Advantage Bond Fund	1.44%	0.75%	1.94%
	Mackenzie Corporate Bond Fund	1.69%	0.00%	1.44%



<sup>1</sup> Source: Fundata and [bmoinvestpro.ca](https://bmoinvestpro.ca), March 2023. The underlying fund MER can change over time and would have an impact on the illustrated "All-in Cost".

<sup>2</sup> 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.

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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