

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2025

BMO S&P 500 Index ETF (ZSP)	7.26%
BMO MSCI EAFE Index ETF (ZEA)	3.89%
Royal Bank of Canada	2.96%
Canada Government 3.00% 01-Jun-2034	1.91%
BMO Global Infrastructure Index ETF (ZGI)	1.60%
Toronto-Dominion Bank	1.57%
Enbridge Inc	1.56%
Constellation Software Inc	1.26%
B1314880 CDS USD R V 03MEVENT 525371218	1.12%
CCPCDX 1.00% 20-Dec-2029	
Shopify Inc Cl A	1.08%

ASSET ALLOCATION

as of November 30, 2024



Canadian Equity	34.96%
Canadian Government Bonds	18.73%
US Equity	17.15%
Canadian Corporate Bonds	17.14%
International Equity	4.53%
Other	7.49%

SECTOR ALLOCATION

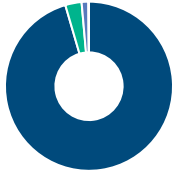
as of November 30, 2024



Fixed Income	37.05%
Financial Services	13.94%
Technology	9.51%
Energy	6.44%
Consumer Services	5.90%
Other	27.16%

GEOGRAPHIC ALLOCATION

as of November 30, 2024



North America	95.56%
Europe	3.14%
Asia	1.32%
Latin America	0.06%
Africa and Middle East	0.03%
Other	-0.11%

STYLE

Value Blend Growth

as of January 31, 2025

			Large
			Medium
			Small

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

BALANCED FUNDS

BMO Monthly Income Fund Series A

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 objectives are: to provide a fixed monthly distribution, to preserve the value of your investment. As part of its investment objectives, the fund invests primarily in: Canadian fixed income securities with higher-than-average yields, issued by the federal government, provincial governments, government agencies and corporations, preferred and common shares, real estate investment trusts, royalty trusts and other high-yielding investments.

Category	Canadian Neutral Balanced	Fund Manager	Start Date
Managed By	BMO Investments Inc.	Andrew Osterback	04/02/2012
Inception Date	Mar 22, 1999	Robert Armstrong	04/23/2024
MER	1.57%	Chris Childs	04/23/2024
Total Assets (\$ millions)	6,428.29	Sachal Mahajan	05/24/2024

COMPOUND RETURN

as of January 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	2.02%	3.61%	5.89%	13.84%	4.47%	4.88%	4.92%	5.73%
Benchmark	2.42%	4.53%	8.16%	16.65%	5.87%	6.56%	5.78%	6.69%
Quartile	4	3	3	3	4	4	3	4

CALENDAR RETURN

as of January 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	11.76%	7.79%	-9.21%	11.73%	4.27%	14.17%	-2.05%	5.92%	6.44%
Benchmark	13.55%	9.43%	-8.20%	11.90%	7.61%	15.62%	-4.30%	6.22%	11.97%
Quartile	3	3	4	3	4	2	1	3	4

GROWTH OF \$10,000

Annual values as of January 31, 2025



BMO Monthly Income Fund Series A

Fundata Canadian Balanced Index

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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.

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Data Provided By Fundata