

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of November 30, 2019

Canada Government 2.75% 01-Dec-2048	3.01%
Canada Government 2.25% 01-Jun-2029	2.19%
BDXNAIG33 CDS USD R V 00MEVENT	1.80%
2165BYDV4/CCP 1.00% 20-Dec-2024	1.78%
Ontario Province 2.70% 02-Jun-2029	1.70%
Toronto-Dominion Bank	1.70%
Quebec Province 3.50% 01-Dec-2045	1.60%
Enbridge Inc	1.47%
Royal Bank of Canada	1.38%
Bank of Nova Scotia	1.32%
BMO Low Volatility Emerging Markets Equ ETF (ZLE)	1.29%

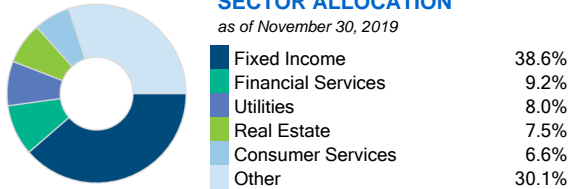
**ASSET ALLOCATION**

as of November 30, 2019



**SECTOR ALLOCATION**

as of November 30, 2019



**GEOGRAPHIC ALLOCATION**

as of November 30, 2019



**STYLE**

as of January 31, 2020

Value	Blend	Growth	
			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

<b>Category</b>	Canadian Neutral Balanced	<b>Fund Managers</b>	<b>Start Date</b>
<b>Managed By</b>	BMO Investments Inc.	Andrew Osterback	4/2/2012
<b>Inception Date</b>	March 22, 1999	James Thai	9/30/2012
<b>Designated Fund MER</b>	1.57%	Christopher Childs	1/31/2018
<b>Total Assets (\$ millions)</b>	3587.72	Jeffrey Sutcliffe	4/9/2019

**COMPOUND RETURN**

as of January 31, 2020

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	2.42%	3.62%	5.90%	12.51%	6.72%	4.96%	6.66%	5.94%
Benchmark	2.37%	4.29%	5.43%	12.36%	6.22%	4.99%	6.38%	-
Quartile	1	2	1	1	1	1	1	-

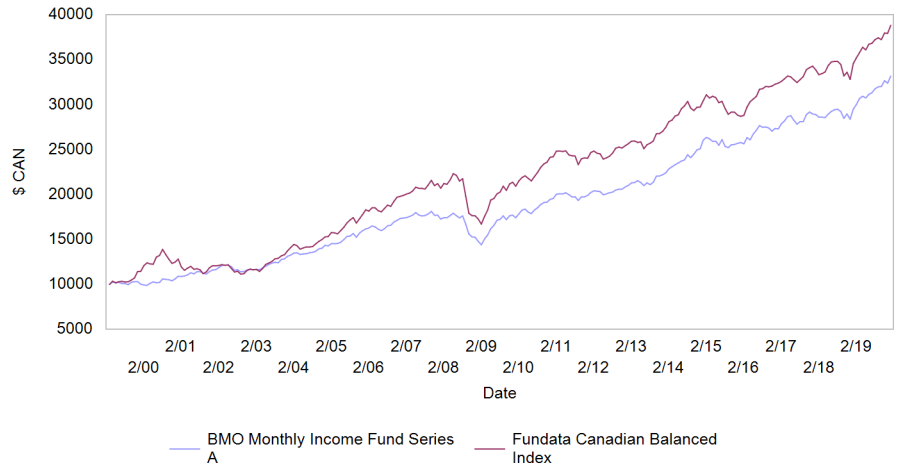
**CALENDAR RETURN**

as of January 31, 2020

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Designated Fund	14.17%	-2.05%	5.92%	6.44%	2.42%	12.97%	6.56%	4.71%	2.26%
Benchmark	15.62%	-4.30%	6.22%	11.97%	-3.02%	9.98%	6.33%	5.76%	-0.43%
Quartile	1	1	2	2	2	1	4	3	1

**GROWTH OF \$10,000**

Annual values as of January 31 2020



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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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