

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of December 31, 2024

Cheniere Energy Inc	4.57%
Williams Cos Inc	2.39%
Cash	1.99%
First Capital REIT - Units	1.99%
CI Gbl Infrastructure Private Pool ETF C\$ (CINF)	1.88%
Ferrovial SA	1.85%
Targa Resources Corp	1.70%
Ventas Inc	1.69%
American Homes 4 Rent CI A	1.67%
CI Global Financial Sector ETF (FSF)	1.64%

ASSET ALLOCATION

as of December 31, 2024



US Equity	28.44%
Foreign Corporate Bonds	25.29%
Canadian Equity	15.79%
Canadian Corporate Bonds	9.81%
Income Trust Units	9.44%
Other	11.23%

SECTOR ALLOCATION

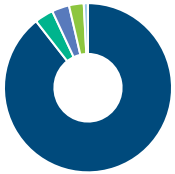
as of December 31, 2024



Fixed Income	37.22%
Real Estate	22.58%
Energy	15.00%
Financial Services	7.94%
Utilities	6.35%
Other	10.91%

GEOGRAPHIC ALLOCATION

as of December 31, 2024



North America	89.52%
Europe	3.63%
Multi-National	3.34%
Asia	2.84%
Latin America	0.80%
Other	-0.13%

STYLE

as of December 31, 2024

	Value	Blend	Growth
Large			█
Medium			
Small			

**UNIVERSAL LIFE
CUSTOM PORTFOLIO INDEXED ACCOUNTS**

BALANCED FUNDS

CI High Income Fund Class 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 objective is to generate a high level of income and long-term capital growth. It invests primarily in high-yielding equity securities and Canadian corporate bonds. Any change to the fundamental investment objective must be approved by a majority of votes cast at a meeting of unitholders held for that reason.

Category	Global Neutral Balanced	Fund Manager	Start Date
Managed By	CI Global Asset Management	Geof Marshall	12/01/2010
Inception Date	Dec 18, 1996	Kevin McSweeney	12/01/2015
MER	1.60%	Lee Goldman	06/10/2021
Total Assets (\$ millions)	5,499.87		

COMPOUND RETURN

as of December 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-2.06%	1.96%	10.49%	14.72%	4.43%	6.42%	5.22%	8.04%
Benchmark	0.17%	3.26%	8.97%	17.48%	5.06%	6.53%	7.49%	5.81%
Quartile	4	2	1	2	2	2	3	2

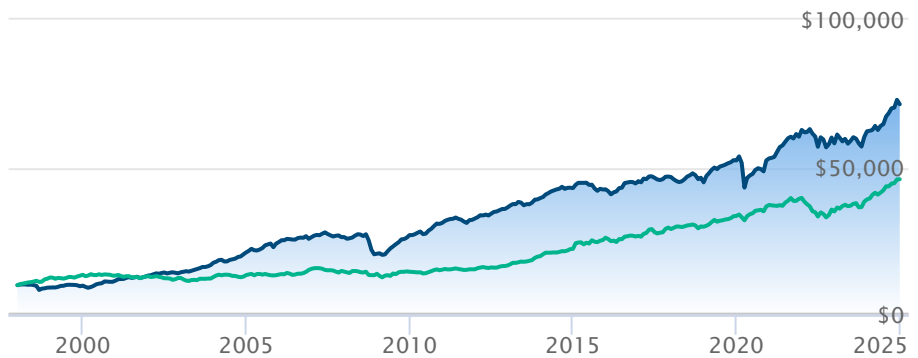
CALENDAR RETURN

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	14.72%	7.07%	-7.27%	18.24%	1.35%	16.52%	-3.88%	3.10%	6.51%
Benchmark	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%	2.39%
Quartile	2	4	1	1	4	1	3	4	2

GROWTH OF \$10,000

Annual values as of December 31, 2024



CI High Income Fund Class A

Fundata Global Balanced Index

The information contained on this page is related only to the designated fund or funds shown above. As part of a BMO Life Assurance Company policy, you do not purchase units in this designated fund or a legal interest in any security.

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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.



Data Provided By Fundata