

VOLATILITY



Based on 3 year standard deviation

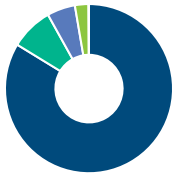
TOP HOLDINGS

as of February 28, 2025

- Chemed Corp
- Essential Utilities Inc
- Fidelity U.S. Money Market Investment Trust O
- Genpact Ltd
- Grand Canyon Education Inc
- J M Smucker Co
- Mr Cooper Group Inc
- Reinsurance Group of America Inc
- Service Corp International
- Valvoline Inc

ASSET ALLOCATION

as of December 31, 2024



US Equity	83.70%
International Equity	8.20%
Cash and Equivalents	5.41%
Canadian Equity	2.64%
Foreign Corporate Bonds	0.03%
Other	0.02%

SECTOR ALLOCATION

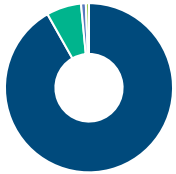
as of December 31, 2024



Financial Services	20.71%
Industrial Services	14.23%
Consumer Goods	13.77%
Consumer Services	11.79%
Technology	10.32%
Other	29.18%

GEOGRAPHIC ALLOCATION

as of December 31, 2024



North America	91.78%
Latin America	6.70%
Africa and Middle East	0.93%
Other	0.59%

STYLE

as of February 28, 2025

	Value	Blend	Growth
Large			█
Medium			
Small			

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

US EQUITY

Fidelity Small Cap America 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

The Fund aims to achieve long-term capital growth. It invests primarily in equity securities of U.S. small capitalization companies.

Category	U.S. Small/Mid Cap Equity	Fund Manager	Start Date
Managed By	Fidelity Investments Canada ULC	Steve MacMillan	03/25/2011
Inception Date	Apr 06, 1994	Fidelity Canada Investment Management	02/06/2023
MER	2.45%		
Total Assets (\$ millions)	36.59		

COMPOUND RETURN

as of February 28, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-2.17%	-2.77%	3.78%	4.32%	5.19%	4.43%	4.61%	9.13%
Benchmark	-5.13%	-4.64%	10.90%	17.12%	10.35%	12.71%	9.39%	11.04%
Quartile		1	1	2	3	2	4	4

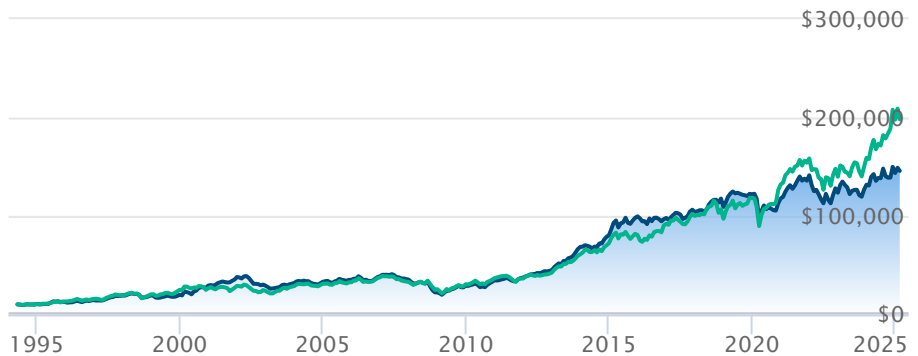
CALENDAR RETURN

as of February 28, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	9.03%	6.59%	-12.54%	20.07%	-3.51%	11.74%	5.08%	6.10%	-1.63%
Benchmark	24.39%	13.76%	-11.77%	20.00%	11.78%	21.65%	-2.87%	8.66%	14.08%
Quartile		4	4	1	3	4	4	2	4

GROWTH OF \$10,000

Annual values as of February 28, 2025



Fidelity Small Cap America Fund Series A

Dow Jones U.S. Small-Cap TR Index (C\$)

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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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