

VOLATILITY



Based on 3 year standard deviation

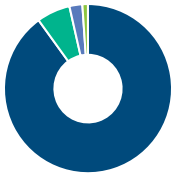
TOP HOLDINGS

as of November 30, 2024

- BWX Technologies Inc
- Chemed Corp
- Coty Inc Cl A
- Grand Canyon Education Inc
- Mr Cooper Group Inc
- NAPCO Security Technologies Inc
- Reinsurance Group of America Inc
- Service Corp International
- Valvoline Inc
- VSE Corp

ASSET ALLOCATION

as of September 30, 2024



US Equity	90.02%
International Equity	6.45%
Canadian Equity	2.47%
Cash and Equivalents	1.08%
Other	-0.02%

SECTOR ALLOCATION

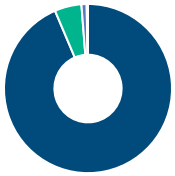
as of September 30, 2024



Financial Services	18.19%
Industrial Services	14.61%
Consumer Services	12.68%
Consumer Goods	12.37%
Technology	11.95%
Other	30.20%

GEOGRAPHIC ALLOCATION

as of September 30, 2024



North America	93.58%
Latin America	5.17%
Africa and Middle East	1.01%
Other	0.24%

STYLE

as of November 30, 2024

	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	2.46%		
Total Assets (\$ millions)	43.09		

COMPOUND RETURN

as of November 30, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	7.90%	6.74%	8.09%	18.30%	3.34%	4.13%	6.65%	9.30%
Benchmark	10.22%	16.29%	19.97%	38.92%	10.48%	11.96%	11.50%	11.28%
Quartile	3	3	4	4	3	4	4	4

CALENDAR RETURN

as of November 30, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Designated Fund	6.59%	-12.54%	20.07%	-3.51%	11.74%	5.08%	6.10%	-1.63%	24.04%
Benchmark	13.76%	-11.77%	20.00%	11.78%	21.65%	-2.87%	8.66%	14.08%	11.76%
Quartile	4	1	3	4	4	2	4	4	1

GROWTH OF \$10,000

Annual values as of November 30, 2024



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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