

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2020

Cash and Cash Equivalents	8.38%
Chevron Corp	4.22%
Barrick Gold Corp	4.08%
Enbridge Inc	3.20%
Newmont Mining Corp	3.05%
NextEra Energy Inc	2.98%
Royal Dutch Shell PLC Cl A	2.86%
Franco-Nevada Corp	2.54%
SilverCrest Metals Inc	2.49%
Equinix Inc	2.26%



ASSET ALLOCATION

as of January 31, 2020

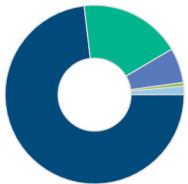
US Equity	31.6%
Canadian Equity	29.8%
International Equity	24.5%
Cash and Equivalents	8.4%
Income Trust Units	4.2%
Other	1.5%



SECTOR ALLOCATION

as of January 31, 2020

Basic Materials	24.5%
Energy	23.3%
Utilities	21.4%
Real Estate	11.7%
Cash and Cash Equivalent	8.4%
Other	10.8%



GEOGRAPHIC ALLOCATION

as of January 31, 2020

North America	73.1%
Europe	18.4%
Asia	6.3%
Latin America	0.6%
Other	1.5%

STYLE

as of January 31, 2020

Value	Blend	Growth	
			Large
			Medium
			Small

AGF Global Real Assets Mutual Fund Ser

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's objective is to provide long-term growth of capital. The Fund invests in equity securities. It invests directly or indirectly in precious metals consisting primarily of gold and, to a lesser extent, silver, platinum, palladium and rhodium.

Category	Precious Metals Equity	Fund Managers	Start Date
Managed By	AGF Investments Inc.	Steve Bonnyman	1/28/2019
Inception Date	September 17, 1993	Jeff Kay	1/28/2019
Designated Fund MER	2.80%		
Total Assets (\$ millions)	89.27		

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	-1.55%	2.03%	2.35%	-2.53%	-8.68%	-0.87%	-3.37%	5.14%
Benchmark	2.02%	8.04%	20.33%	41.00%	8.68%	7.69%	0.81%	-
Quartile	4	4	4	4	4	4	4	-

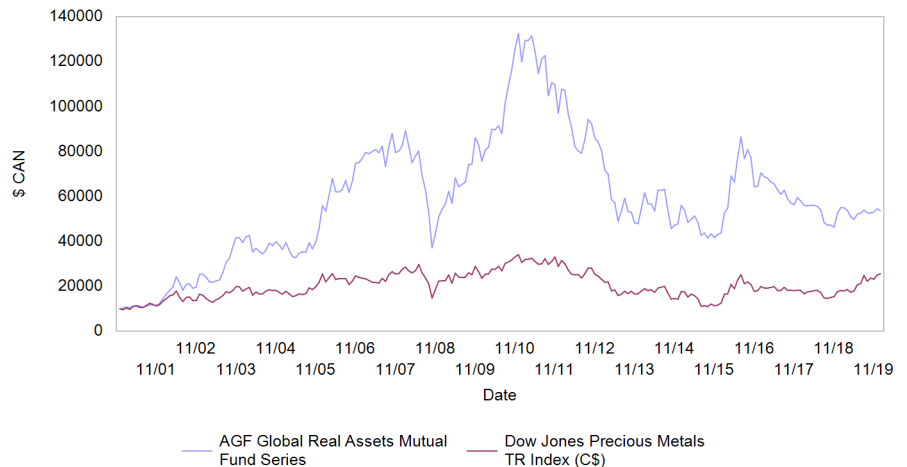
CALENDAR RETURN

as of January 31, 2020

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Designated Fund	4.23%	-12.13%	-7.71%	49.52%	-9.71%	-0.18%	-43.12%	-13.22%	-26.80%
Benchmark	42.02%	-3.46%	0.97%	55.11%	-17.99%	-14.81%	-31.90%	-14.89%	-15.49%
Quartile	4	4	4	4	3	3	2	2	3

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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