

VOLATILITY



Based on 3 year standard deviation

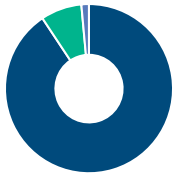
TOP HOLDINGS

as of November 30, 2024

Novo Nordisk A/S CI B	4.49%
Industria de Diseno Textil SA	3.97%
Sap SE	3.63%
ASML Holding NV	3.54%
London Stock Exchange Group PLC	3.47%
Canadian Pacific Kansas City Ltd	2.74%
AstraZeneca PLC	2.64%
Schneider Electric SE	2.56%
Sony Group Corp	2.35%
Relx PLC	2.28%

ASSET ALLOCATION

as of September 30, 2024



International Equity	90.65%
Canadian Equity	7.89%
Cash and Equivalents	1.46%

SECTOR ALLOCATION

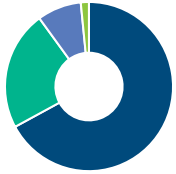
as of September 30, 2024



Technology	17.86%
Healthcare	17.55%
Financial Services	14.45%
Industrial Goods	11.97%
Consumer Goods	11.59%
Other	26.58%

GEOGRAPHIC ALLOCATION

as of September 30, 2024



Europe	67.12%
Asia	22.83%
North America	8.48%
Other	1.57%

STYLE

as of November 30, 2024

	Value	Blend	Growth
Large			Large
Medium			Medium
Small			Small

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

INTERNATIONAL EQUITY

Franklin ClearBridge Sust Intl Gth Fd Ser 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's investment objective is to provide long-term capital appreciation by investing primarily in equity securities of issuers outside Canada and the U.S. while following a sustainable investment approach.

Category	International Equity	Fund Manager	ClearBridge Investments, LLC.	Start Date	05/03/2021
Managed By	Franklin Templeton Investments Corp.		Elisa Mazen		06/10/2021
Inception Date	Jan 03, 1989		Michael Testorf		06/10/2021
MER	2.10%		Pawel Wroblewski		06/10/2021
Total Assets (\$ millions)	325.70				

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	1.91%	0.19%	6.60%	18.42%	3.48%	2.81%	2.43%	5.24%
Benchmark	0.03%	-1.59%	1.81%	14.30%	6.07%	6.57%	7.19%	6.02%
Quartile	1	2	1	1	3	4	4	1

CALENDAR RETURN

as of November 30, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Designated Fund	10.24%	-16.24%	11.54%	-6.05%	7.10%	-11.15%	12.46%	-5.46%	14.77%
Benchmark	15.74%	-10.67%	8.97%	8.01%	16.27%	-6.81%	18.37%	-1.70%	19.41%
Quartile	4	4	2	4	4	3	4	4	3

GROWTH OF \$10,000

Annual values as of November 30, 2024



Franklin ClearBridge Sust Intl Gth Fd Ser A

Dow Jones Dev Markets ex-North America 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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