

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2025

Franklin Canadian Monthly Income and Growth Fd O	17.28%
Franklin ClearBridge Canadian Equity Fund O	15.68%
Franklin Canadian Government Bond Fund O	15.15%
Franklin ClearBridge Canada Plus Equity Fund O	12.53%
FRANKLIN CLEARBRIDGE CANADIAN SMALL CAP FUND OEMF CLASS O TIS A/C #2509	8.98%
Franklin Canadian Corporate Bd Fd O	6.31%
Franklin U.S. Rising Dividends Fund Series O	5.30%
Franklin Canadian Bd Fd O	5.18%
Franklin U.S. Opportunities Fund Series O	3.45%
Franklin Canadian Core Plus Bd Fd O	3.16%

ASSET ALLOCATION

as of January 31, 2025



Canadian Equity	37.60%
Canadian Government Bonds	14.14%
US Equity	11.19%
Canadian Corporate Bonds	9.56%
Cash and Equivalents	5.80%
Other	21.71%

SECTOR ALLOCATION

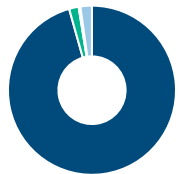
as of January 31, 2025



Mutual Fund	54.47%
Fixed Income	25.09%
Cash and Cash Equivalent	5.79%
Technology	4.38%
Financial Services	1.81%
Other	8.46%

GEOGRAPHIC ALLOCATION

as of January 31, 2025



North America	95.61%
Europe	1.84%
Asia	0.33%
Africa and Middle East	0.02%
Other	2.20%

STYLE

as of January 31, 2025

	Value	Blend	Growth
Large			X
Medium			
Small			

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

BALANCED FUNDS

Franklin Canadian Balanced Fd 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

A balance of current income and long-term capital appreciation by investing primarily in a portfolio of Franklin Templeton Funds to achieve a balance of fixed-income and equity investments.

Category	Canadian Neutral Balanced	Fund Manager	Start Date
Managed By	Franklin Templeton Investments Corp.	Garey Aitken Thomas O'Gorman	06/04/2013 06/04/2013
Inception Date	Nov 24, 2000		
MER	2.15%		
Total Assets (\$ millions)	212.28		

COMPOUND RETURN

as of January 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	2.12%	4.09%	5.66%	13.31%	4.84%	5.07%	3.90%	4.49%
Benchmark	2.42%	4.53%	8.16%	16.65%	5.87%	6.56%	5.78%	6.69%
Quartile		3	3	3	4	3	4	4

CALENDAR RETURN

as of January 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	11.72%	8.13%	-8.08%	12.33%	1.60%	10.11%	-7.53%	4.62%	11.36%
Benchmark	13.55%	9.43%	-8.20%	11.90%	7.61%	15.62%	-4.30%	6.22%	11.97%
Quartile		4	3	3	2	4	4	4	4

GROWTH OF \$10,000

Annual values as of January 31, 2025



Franklin Canadian Balanced Fd A

Fundata Canadian 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.

