

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of November 30, 2019

Royal Bank of Canada	5.49%
Cash and Cash Equivalents	5.27%
Toronto-Dominion Bank	5.15%
Bank of Nova Scotia	4.07%
Canadian National Railway Co	3.72%
CGI Inc Cl A	3.36%
Intact Financial Corp	3.28%
Canadian Pacific Railway Ltd	3.26%
Manulife Financial Corp	3.20%
Franco-Nevada Corp	2.99%



ASSET ALLOCATION

as of November 30, 2019

Canadian Equity	76.0%
US Equity	18.8%
Cash and Equivalents	5.3%



SECTOR ALLOCATION

as of November 30, 2019

Financial Services	31.4%
Consumer Services	13.9%
Industrial Services	11.5%
Technology	9.8%
Energy	7.2%
Other	26.2%



GEOGRAPHIC ALLOCATION

as of November 30, 2019

North America	100.0%
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STYLE

as of January 31, 2020

	Value	Blend	Growth	
				Large
				Medium
				Small

**UNIVERSAL LIFE
CUSTOM PORTFOLIO INDEXED ACCOUNTS**

CANADIAN EQUITY

Dynamic Canadian Value Class 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

Dynamic Canadian Value Class seeks to achieve long-term capital growth by investing primarily in equity securities of Canadian businesses.

Category	Canadian Focused Equity	Fund Managers	Start Date
Managed By	1832 Asset Management L.P.	Eric Mencke	4/17/2018
Inception Date	February 1, 2001	Rory Ronan	4/17/2018
Designated Fund MER	2.30%	Don Simpson	4/17/2018
Total Assets (\$ millions)	169.45		

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	0.85%	4.55%	3.67%	9.68%	2.48%	2.38%	5.15%	7.74%
Benchmark	1.74%	5.88%	7.20%	14.98%	7.21%	6.53%	7.68%	-
Quartile	3	3	3	4	4	4	3	-

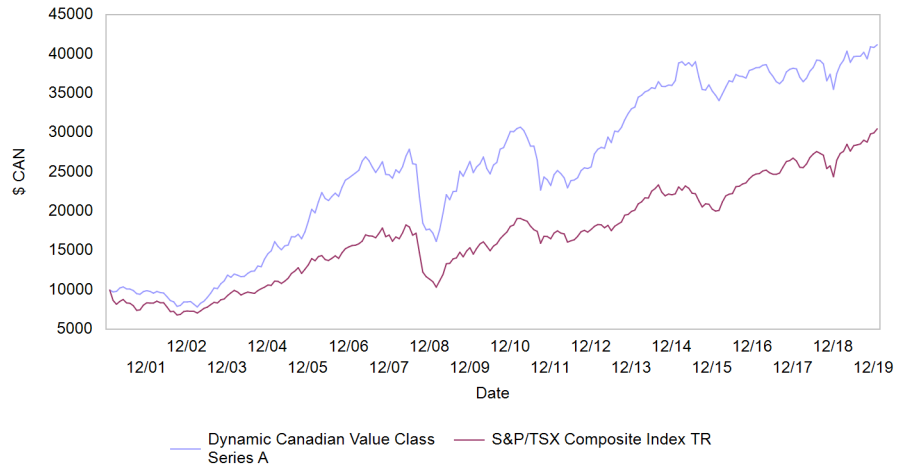
CALENDAR RETURN

as of January 31, 2020

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Designated Fund	14.99%	-7.01%	0.36%	7.85%	-2.01%	8.99%	28.83%	10.13%	-22.77%
Benchmark	22.88%	-8.89%	9.10%	21.08%	-8.32%	10.55%	12.99%	7.19%	-8.71%
Quartile	4	2	4	3	3	3	1	1	4

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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