

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2025

Franklin Canadian Core Plus Bd Fd O	15.45%
Franklin U.S. Core Equity Fund Series O	10.13%
Franklin Canadian Government Bond Fund O	8.60%
Franklin FTSE U.S. Index ETF (FLAM)	6.87%
Franklin ClearBridge Canadian Equity Fund O	6.26%
Franklin Global Core Bond Fund ETF Series (FLGA)	5.64%
Franklin Canadian Core Equity Fund Series O	5.45%
SPDR Portfolio S&P 500 Value ETF (SPYV)	4.90%
Franklin FTSE Canada All Cap Index ETF (FLCD)	4.29%
Franklin International Core Equity Fund Series O	4.13%

ASSET ALLOCATION

as of January 31, 2025



US Equity	30.37%
Canadian Equity	16.84%
International Equity	12.40%
Cash and Equivalents	12.26%
Canadian Government Bonds	9.94%
Other	18.19%

SECTOR ALLOCATION

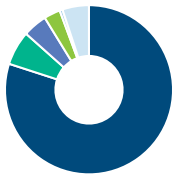
as of January 31, 2025



Fixed Income	27.04%
Technology	13.87%
Cash and Cash Equivalent	12.26%
Financial Services	8.80%
Mutual Fund	8.18%
Other	29.85%

GEOGRAPHIC ALLOCATION

as of January 31, 2025



North America	79.97%
Multi-National	6.56%
Europe	4.66%
Asia	3.14%
Latin America	0.55%
Other	5.12%

STYLE

as of January 31, 2025

	Value	Blend	Growth
Large			█
Medium			
Small			

**UNIVERSAL LIFE
CUSTOM PORTFOLIO INDEXED ACCOUNTS**

BALANCED FUNDS

Franklin Quotential Balanced Growth Port 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 Portfolio's investment objective is to provide a balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards capital appreciation.

Category	Global Neutral Balanced	Fund Manager	Start Date
Managed By	Franklin Templeton Investments Corp.	Michael Greenberg Ian Riach	03/14/2014 01/01/2019
Inception Date	Aug 19, 2002		
MER	2.05%		
Total Assets (\$ millions)	2,009.57		

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	2.76%	4.99%	7.17%	16.69%	5.56%	5.83%	4.42%	5.15%
Benchmark	2.72%	5.85%	8.38%	19.75%	7.22%	6.79%	6.89%	5.89%
Quartile	2	2	2	2	2	2	3	2

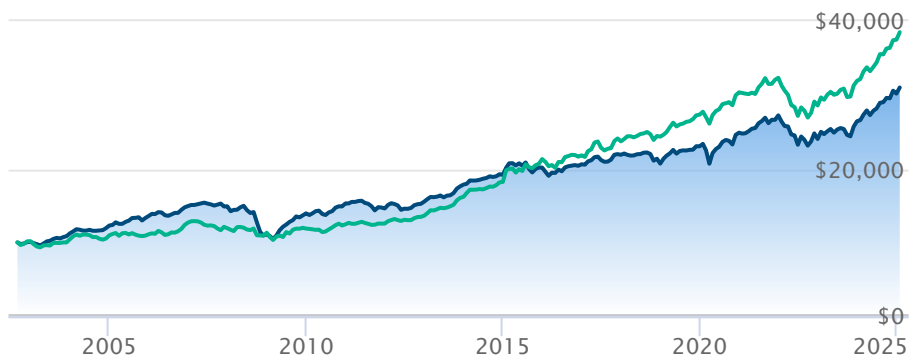
CALENDAR RETURN

as of January 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	14.18%	10.01%	-11.77%	9.43%	8.07%	11.34%	-5.46%	6.23%	2.19%
Benchmark	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%	2.39%
Quartile	2	2	3	2	2	4	4	3	4

GROWTH OF \$10,000

Annual values as of January 31, 2025



Franklin Quotential Balanced Growth Port A

Fundata Global 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.



Data Provided By Fundata