

**VOLATILITY**



Based on 3 year standard deviation

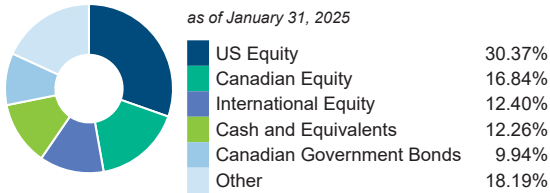
**TOP HOLDINGS**

as of February 28, 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%

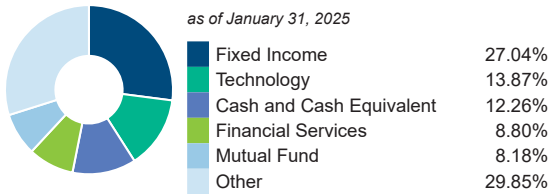
**ASSET ALLOCATION**

as of January 31, 2025



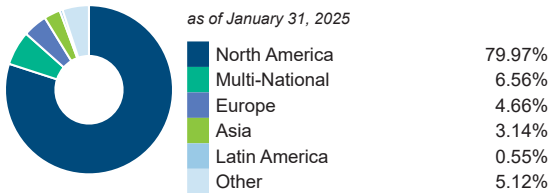
**SECTOR ALLOCATION**

as of January 31, 2025



**GEOGRAPHIC ALLOCATION**

as of January 31, 2025



**STYLE**

as of February 28, 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.

<b>Category</b>	Global Neutral Balanced	<b>Fund Manager</b>	<b>Start Date</b>
<b>Managed By</b>	Franklin Templeton Investments Corp.	Michael Greenberg Ian Riach	03/14/2014 01/01/2019
<b>Inception Date</b>	Aug 19, 2002		
<b>MER</b>	2.04%		
<b>Total Assets (\$ millions)</b>	1,988.15		

**COMPOUND RETURN**

as of February 28, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-0.24%	1.18%	6.63%	13.26%	6.28%	6.59%	4.09%	5.12%
Benchmark	-0.03%	2.87%	8.43%	16.11%	7.96%	7.36%	6.79%	5.88%
Quartile	3	3	2	2	2	2	3	3

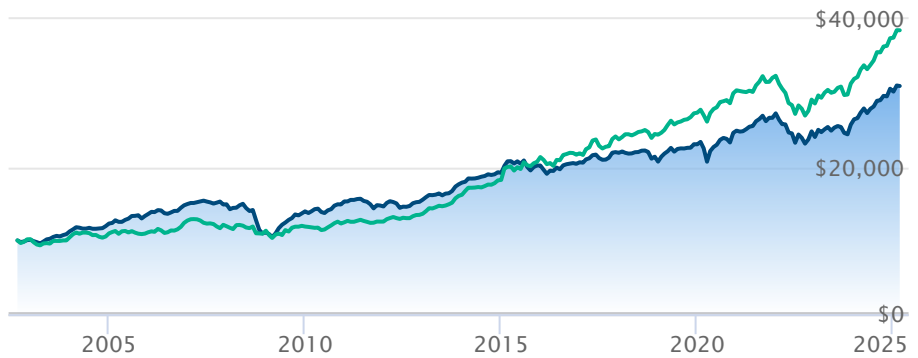
**CALENDAR RETURN**

as of February 28, 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 February 28, 2025



Franklin Quotential Balanced Growth Port A

Fundata Global Balanced Index

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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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Data Provided By Fundata