

**VOLATILITY**



Based on 3 year standard deviation

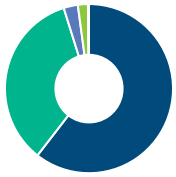
**TOP HOLDINGS**

as of November 30, 2024

Franklin U.S. Core Equity Fund Series O	19.03%
Franklin FTSE U.S. Index ETF (FLAM)	13.46%
Franklin International Core Equity Fund Series O	10.01%
SPDR Portfolio S&P 500 Value ETF (SPYV)	9.81%
Franklin U.S. Rising Dividends Fund Series A	8.96%
Franklin U.S. Opportunities Fund Series A	7.13%
Franklin International Equity Index ETF (FLUR)	7.09%
Templeton Emerging Markets Fund Series O	6.98%
Franklin ClearBridge U.S. Sust Leaders Fund Ser O	5.78%
Franklin Emerging Markets Core Equity Fund Ser O	4.64%

**ASSET ALLOCATION**

as of September 30, 2024



US Equity	60.52%
International Equity	34.62%
Canadian Equity	2.73%
Cash and Equivalents	1.94%
Income Trust Units	0.18%
Other	0.01%

**SECTOR ALLOCATION**

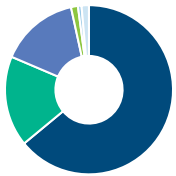
as of September 30, 2024



Technology	27.26%
Financial Services	15.08%
Healthcare	11.76%
Consumer Services	8.57%
Consumer Goods	8.20%
Other	29.13%

**GEOGRAPHIC ALLOCATION**

as of September 30, 2024



North America	64.05%
Europe	17.32%
Asia	15.19%
Latin America	1.33%
Africa and Middle East	0.69%
Other	1.42%

**STYLE**

as of November 30, 2024

	Value	Blend	Growth
Large			█
Medium			
Small			

**UNIVERSAL LIFE  
CUSTOM PORTFOLIO INDEXED ACCOUNTS**

**INTERNATIONAL EQUITY**

**Franklin Quotential Diversified Equity 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**

Long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds.

<b>Category</b>	Global Equity	<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>	Jun 09, 2003		
<b>MER</b>	2.15%		
<b>Total Assets (\$ millions)</b>	424.05		

**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	4.43%	7.25%	11.96%	26.53%	7.94%	9.72%	7.62%	6.60%
Benchmark	4.44%	7.83%	13.43%	29.86%	10.82%	12.38%	11.57%	8.67%
Quartile		2	2	2	2	3	3	4

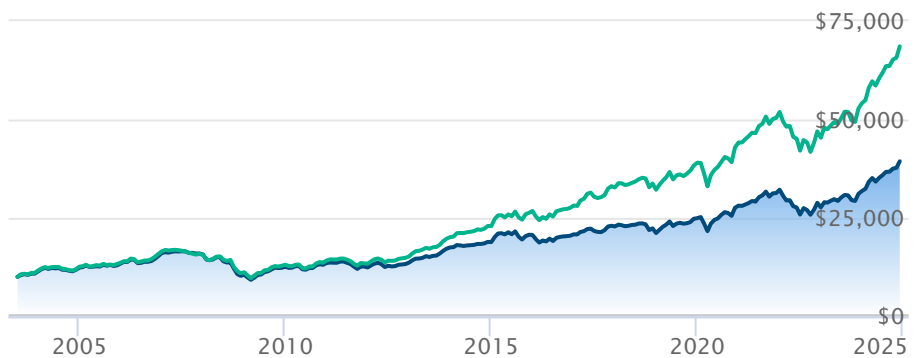
**CALENDAR RETURN**

as of November 30, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Designated Fund	15.00%	-13.94%	14.40%	12.82%	17.89%	-7.34%	9.63%	0.68%	9.74%
Benchmark	19.37%	-12.64%	17.62%	13.15%	21.41%	-1.79%	16.29%	5.18%	16.88%
Quartile		3	3	3	2	3	3	4	3

**GROWTH OF \$10,000**

Annual values as of November 30, 2024



Franklin Quotential Diversified Equity Port A

Dow Jones Global 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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