

**VOLATILITY**



Based on 3 year standard deviation

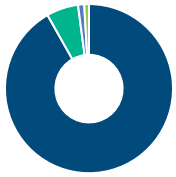
**TOP HOLDINGS**

as of January 31, 2025

Royal Bank of Canada	6.93%
Toronto-Dominion Bank	5.71%
Bank of Montreal	5.08%
Canadian National Railway Co	4.59%
Canadian Utilities Ltd CI A	4.29%
Bank of Nova Scotia	3.97%
Fortis Inc	3.89%
TMX Group Ltd	3.79%
Metro Inc	3.47%
Canadian Pacific Kansas City Ltd	3.33%

**ASSET ALLOCATION**

as of December 31, 2024



Canadian Equity	91.78%
Income Trust Units	6.13%
Cash and Equivalents	1.20%
US Equity	0.89%

**SECTOR ALLOCATION**

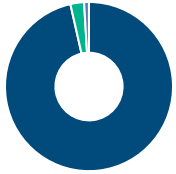
as of December 31, 2024



Financial Services	28.67%
Energy	16.67%
Utilities	12.17%
Industrial Services	9.48%
Basic Materials	8.27%
Other	24.74%

**GEOGRAPHIC ALLOCATION**

as of December 31, 2024



North America	96.44%
Latin America	2.63%
Other	0.93%

**STYLE**

as of January 31, 2025

	Value	Blend	Growth
Large			
Medium			
Small			

**UNIVERSAL LIFE  
CUSTOM PORTFOLIO INDEXED ACCOUNTS**

**CANADIAN EQUITY**

**Franklin ClearBridge Canadian Dividend Fund 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 dividend-paying or income-producing Canadian securities, including common shares, income trust units and preferred shares.

<b>Category</b>	Canadian Dividend & Income Equity	<b>Fund Manager</b>	<b>Start Date</b>
<b>Managed By</b>	Franklin Templeton Investments Corp.	Ryan Crowther Les E. Stelmach	06/16/2011 12/10/2012
<b>Inception Date</b>	Dec 22, 2003		
<b>MER</b>	2.04%		
<b>Total Assets (\$ millions)</b>	212.14		

**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	2.78%	2.62%	4.81%	13.97%	5.26%	7.13%	-	6.72%
Benchmark	3.48%	6.47%	12.11%	25.19%	9.97%	11.45%	8.96%	9.60%
Quartile		2	4	4	4	4	-	2

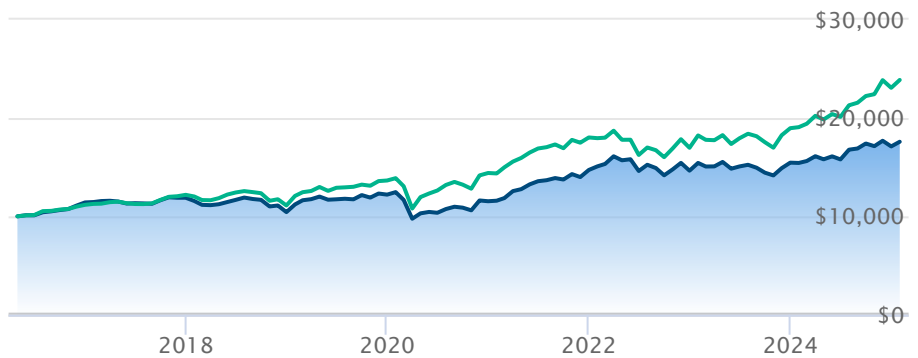
**CALENDAR RETURN**

as of January 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	10.67%	5.58%	-0.50%	27.58%	-5.52%	17.06%	-12.29%	4.18%	-
Benchmark	21.65%	11.75%	-5.84%	25.09%	5.60%	22.88%	-8.89%	9.10%	21.08%
Quartile		4	4	1	2	4	3	4	4

**GROWTH OF \$10,000**

Annual values as of January 31, 2025



Franklin ClearBridge Canadian Dividend Fund A      S&P/TSX Composite Index TR

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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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