

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of January 31, 2020

US dollar - London	9.95%
Verizon Communications Inc	6.52%
McKesson Corp	5.20%
Gilead Sciences Inc	5.01%
CSX Corp	4.79%
Imperial Brands PLC - ADR	4.66%
Broadcom Ltd	4.53%
Wells Fargo & Co	4.43%
Anthem Inc	4.32%
BlackRock Inc	3.86%



ASSET ALLOCATION

as of January 31, 2020

US Equity	58.0%
International Equity	16.7%
Cash and Equivalents	9.9%
Income Trust Units	8.3%
Canadian Equity	7.3%



SECTOR ALLOCATION

as of January 31, 2020

Financial Services	21.0%
Technology	15.9%
Healthcare	10.2%
Cash and Cash Equivalent	9.9%
Industrial Goods	9.7%
Other	33.2%



GEOGRAPHIC ALLOCATION

as of January 31, 2020

North America	83.4%
Europe	9.2%
Asia	4.5%
Latin America	3.0%
Other	0.0%

STYLE

as of January 31, 2020

Value	Blend	Growth	
			Large
			Medium
			Small

UNIVERSAL LIFE  
MANAGED INDEXED ACCOUNTS

US EQUITY

Cambridge U.S. Dividend Fund Class 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 fundamental investment objective of Cambridge U.S. Dividend Fund is to provide modest long-term capital appreciation and dividend income by investing in an actively managed portfolio of primarily U.S. equities.

Category	U.S. Equity	Fund Managers	Stephen Groff	Start Date	1/1/2011
Managed By	CI Investments Inc				
Inception Date	June 13, 2006				
Designated Fund MER	2.43%				
Total Assets (\$ millions)	499.89				

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	-1.42%	1.35%	1.21%	6.83%	7.34%	8.32%	11.61%	7.66%
Benchmark	1.85%	7.31%	10.02%	22.51%	15.18%	13.25%	16.42%	-
Quartile	4	4	4	4	4	3	3	-

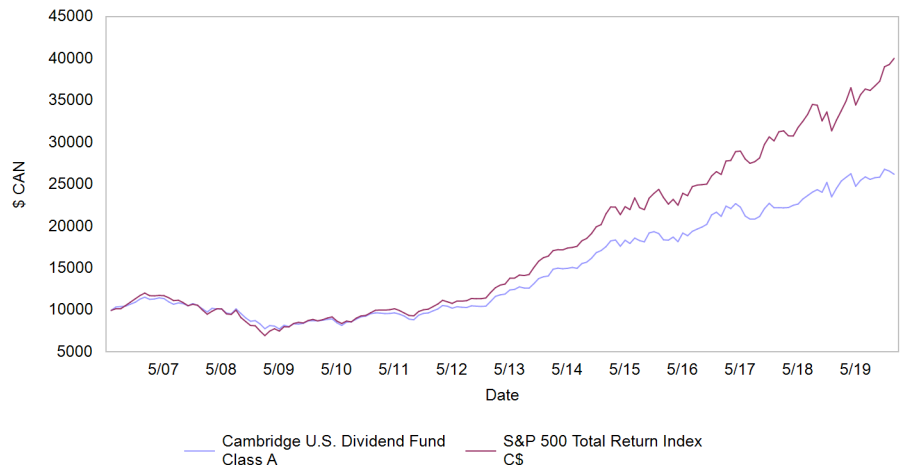
CALENDAR RETURN

as of January 31, 2020

Period	2019	2018	2017	2016	2015	2014	2013	2012	2011
Designated Fund	13.04%	5.87%	2.43%	13.30%	11.83%	22.32%	33.37%	8.34%	1.02%
Benchmark	25.18%	3.98%	13.80%	8.65%	20.77%	24.19%	41.93%	13.16%	4.41%
Quartile	4	1	4	1	3	1	4	3	1

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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