

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of March 31, 2024

Franklin Bissett Core Plus Bond Fund Series O	30.72%
Franklin Canadian Government Bond Fund O	17.79%
Franklin Global Core Bond Fund ETF Series (FLGA)	9.51%
Franklin Bissett Short Duration Bond Fund Series O	5.35%
Franklin Western Asset Core Pls Bd Fd Srs A - Open	4.75%
Franklin Brandywine Global Sust Inc Opt Fd A	4.74%
Franklin U.S. Core Equity Fund Series O	3.61%
Franklin Bissett Canadian Equity Fund Series O	2.87%
Franklin FTSE U.S. Index ETF (FLAM)	2.32%
Franklin U.S. Rising Dividends Fund Series O	2.10%

ASSET ALLOCATION

as of December 31, 2023



Canadian Government Bonds	25.42%
Canadian Corporate Bonds	17.60%
Cash and Equivalents	14.74%
US Equity	12.60%
Canadian Equity	11.93%
Other	17.71%

SECTOR ALLOCATION

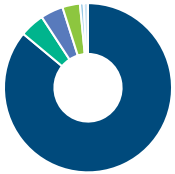
as of December 31, 2023



Fixed Income	52.89%
Cash and Cash Equivalent	14.74%
Technology	6.33%
Financial Services	5.00%
Mutual Fund	4.76%
Other	16.28%

GEOGRAPHIC ALLOCATION

as of December 31, 2023



North America	86.00%
Multi-National	4.75%
Europe	4.34%
Asia	3.38%
Latin America	0.72%
Other	0.81%

STYLE

as of March 31, 2024

	Value	Blend	Growth
Large			█
Medium			
Small			

**UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNTS**

BALANCED FUNDS

Franklin Quotential Diversified Income 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

High current income and some long-term capital appreciation by investing primarily in a diversified mix of income and bond mutual funds.

Category	Global Fixed Income Balanced	Fund Manager	Start Date
Managed By	Franklin Templeton Investments Corp.	Michael Greenberg Ian Riach	03/14/2014 01/01/2019
Inception Date	Jun 26, 2008		
MER	1.73%		
Total Assets (\$ millions)	946.27		

COMPOUND RETURN

as of March 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	1.32%	1.89%	9.45%	5.89%	0.11%	1.51%	2.03%	3.35%
Benchmark	1.04%	2.83%	9.37%	5.66%	0.26%	1.90%	4.26%	3.99%
Quartile		3	3	3	3	4	4	4

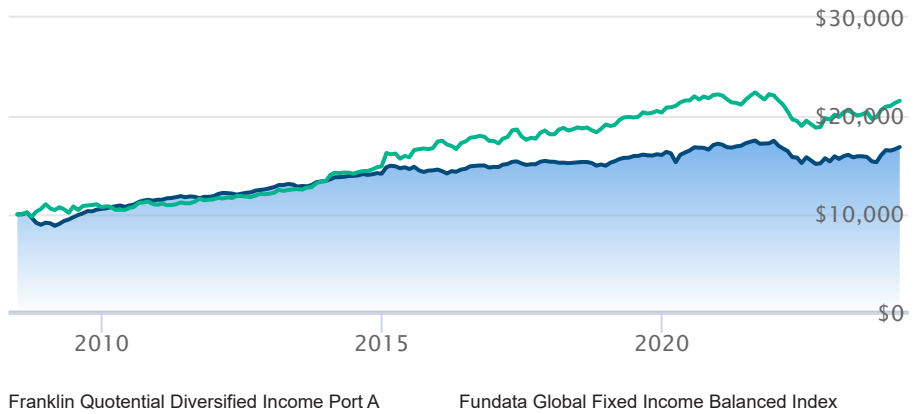
CALENDAR RETURN

as of March 31, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Designated Fund	7.49%	-12.04%	1.73%	7.18%	7.32%	-2.70%	3.59%	1.86%	3.00%
Benchmark	6.74%	-11.13%	-0.49%	9.09%	6.30%	5.53%	3.81%	0.39%	16.91%
Quartile		3	3	4	2	4	3	4	4

GROWTH OF \$10,000

Annual values as of March 31, 2024



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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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