

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of December 31, 2024

Franklin Canadian Core Plus Bd Fd O	30.74%
Franklin Canadian Government Bond Fund O	17.05%
Franklin Global Core Bond Fund ETF Series (FLGA)	11.98%
FRANKLIN CANADIAN SHORT TERM BOND FUND OEMF CAD CLASS O - TIS A/C #4875	5.65%
Franklin Brandywine Global Sust Inc Opt Fd O	4.66%
Franklin U.S. Core Equity Fund Series O	4.39%
Franklin FTSE U.S. Index ETF (FLAM)	3.01%
Franklin ClearBridge Canadian Equity Fund O	2.83%
Franklin Canadian Core Equity Fund Series O	2.29%
SPDR Portfolio S&P 500 Value ETF (SPYV)	2.20%

ASSET ALLOCATION

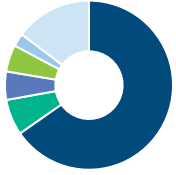
as of December 31, 2024



Canadian Government Bonds	20.75%
Canadian Corporate Bonds	16.83%
US Equity	13.30%
Foreign Bonds - Other	12.49%
Canadian Equity	7.81%
Other	28.82%

SECTOR ALLOCATION

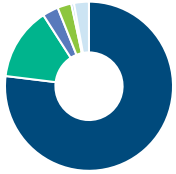
as of December 31, 2024



Fixed Income	65.35%
Technology	6.85%
Cash and Cash Equivalent	5.42%
Financial Services	5.14%
Consumer Services	2.50%
Other	14.74%

GEOGRAPHIC ALLOCATION

as of December 31, 2024



North America	76.94%
Multi-National	13.93%
Europe	3.06%
Asia	2.68%
Latin America	0.52%
Other	2.87%

STYLE

as of December 31, 2024

	Value	Blend	Growth
Large			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)	854.79		

COMPOUND RETURN

as of December 31, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-1.09%	0.36%	5.02%	7.60%	0.58%	2.10%	2.33%	3.54%
Benchmark	0.19%	1.91%	7.59%	11.56%	1.91%	2.81%	4.62%	4.21%
Quartile	4	3	4	4	4	4	4	4

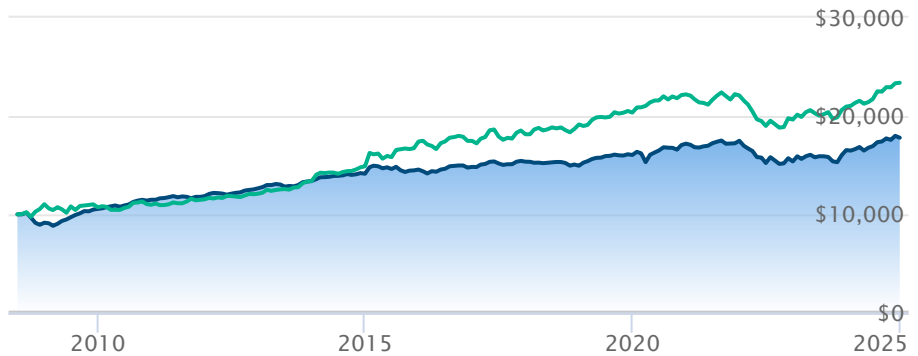
CALENDAR RETURN

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	7.60%	7.49%	-12.04%	1.73%	7.18%	7.32%	-2.70%	3.59%	1.86%
Benchmark	11.56%	6.74%	-11.13%	-0.49%	9.09%	6.30%	5.53%	3.81%	0.39%
Quartile	4	3	3	4	2	4	3	4	4

GROWTH OF \$10,000

Annual values as of December 31, 2024



Franklin Quotential Diversified Income Port A

Fundata Global Fixed Income Balanced Index

The information contained on this page is related only to the designated fund or funds shown above. As part of a BMO Life Assurance Company policy, you do not purchase units in this designated fund or a legal interest in any security.

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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

