

**VOLATILITY**



Based on 3 year standard deviation

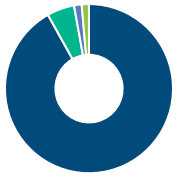
**TOP HOLDINGS**

as of October 31, 2024

|                                             |       |
|---------------------------------------------|-------|
| Taiwan Semiconductor Manufctgr Co Ltd       | 7.29% |
| Tencent Music Entertainment Group - ADR CIA | 5.18% |
| HDFC Bank Ltd                               | 4.39% |
| Tencent Holdings Ltd                        | 4.38% |
| FPT Corp                                    | 4.12% |
| E Ink Holdings Inc                          | 3.89% |
| Las Vegas Sands Corp                        | 3.84% |
| Pinduoduo Inc - ADR                         | 3.73% |
| Meituan                                     | 3.29% |
| Infosys Ltd                                 | 3.28% |

**ASSET ALLOCATION**

as of October 31, 2024



|                      |        |
|----------------------|--------|
| International Equity | 91.88% |
| US Equity            | 5.27%  |
| Income Trust Units   | 1.46%  |
| Cash and Equivalents | 1.39%  |

**SECTOR ALLOCATION**

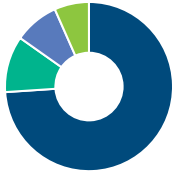
as of October 31, 2024



|                     |        |
|---------------------|--------|
| Technology          | 33.36% |
| Consumer Services   | 27.86% |
| Financial Services  | 15.75% |
| Industrial Goods    | 7.62%  |
| Industrial Services | 5.53%  |
| Other               | 9.88%  |

**GEOGRAPHIC ALLOCATION**

as of October 31, 2024



|               |        |
|---------------|--------|
| Asia          | 73.95% |
| Latin America | 10.78% |
| Europe        | 8.61%  |
| North America | 6.66%  |

**STYLE**

as of October 31, 2024

|        | Value | Blend | Growth |
|--------|-------|-------|--------|
| Large  |       |       |        |
| Medium |       |       |        |
| Small  |       |       |        |

**UNIVERSAL LIFE  
MANAGED INDEXED ACCOUNTS**

**INTERNATIONAL EQUITY**

**BMO Emerging Markets Fund Advisor Series**

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**

This fund's objective is to increase the value of your investment over the long term by investing in companies located in countries undergoing rapid industrialization. As part of this fund's investment objective, it invests primarily in equities of companies in emerging countries like Brazil, Chile, Greece, India, Malaysia, Mexico, Pakistan, South Africa, South Korea, Taiwan and Turkey. It may also invest in fixed income securities.

|                                   |                         |                     |                   |
|-----------------------------------|-------------------------|---------------------|-------------------|
| <b>Category</b>                   | Emerging Markets Equity | <b>Fund Manager</b> | <b>Start Date</b> |
| <b>Managed By</b>                 | BMO Investments Inc.    | Damian Bird         | 04/23/2024        |
| <b>Inception Date</b>             | Nov 11, 2009            | Dafydd Lewis        | 05/24/2024        |
| <b>MER</b>                        | 2.55%                   |                     |                   |
| <b>Total Assets (\$ millions)</b> | 215.90                  |                     |                   |

**COMPOUND RETURN**

as of October 31, 2024

| Period          | 1 Mth  | 3 Mth | 6 Mth  | 1 Yr   | 3 Yr   | 5 Yr   | 10 Yr | Inception |
|-----------------|--------|-------|--------|--------|--------|--------|-------|-----------|
| Designated Fund | -1.47% | 7.29% | 6.80%  | 15.56% | -3.64% | -0.19% | 2.14% | 3.29%     |
| Benchmark       | -0.88% | 6.59% | 11.90% | 27.53% | 4.32%  | 6.22%  | 6.48% | 6.93%     |
| Quartile        | 3      | 1     | 3      | 4      | 4      | 4      | 4     | 4         |

**CALENDAR RETURN**

as of October 31, 2024

| Period          | 2023  | 2022    | 2021   | 2020   | 2019   | 2018   | 2017   | 2016  | 2015  |
|-----------------|-------|---------|--------|--------|--------|--------|--------|-------|-------|
| Designated Fund | 0.67% | -20.30% | -0.78% | 10.13% | 6.09%  | -6.32% | 25.43% | 1.68% | 2.65% |
| Benchmark       | 7.03% | -12.38% | 0.08%  | 11.45% | 15.55% | -6.05% | 26.42% | 7.90% | 2.69% |
| Quartile        | 4     | 4       | 2      | 4      | 4      | 1      | 4      | 4     | 2     |

**GROWTH OF \$10,000**

Annual values as of October 31, 2024



BMO Emerging Markets Fund Advisor Series

Dow Jones Emerging Markets 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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