

**VOLATILITY**



Based on 3 year standard deviation

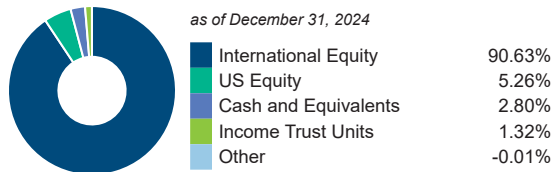
**TOP HOLDINGS**

as of December 31, 2024

Taiwan Semiconductor Manufctg Co Ltd	7.76%
Tencent Music Entertainment Group - ADR CIA	5.21%
FPT Corp	4.71%
Tencent Holdings Ltd	4.62%
HDFC Bank Ltd	4.53%
NetEase Inc	3.66%
Infosys Ltd	3.52%
Las Vegas Sands Corp	3.44%
E Ink Holdings Inc	3.36%
Dino Polska SA	3.32%

**ASSET ALLOCATION**

as of December 31, 2024



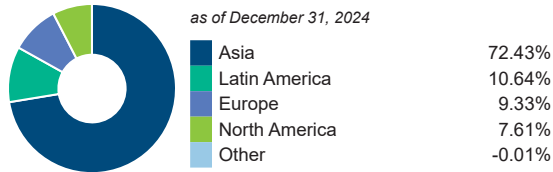
**SECTOR ALLOCATION**

as of December 31, 2024



**GEOGRAPHIC ALLOCATION**

as of December 31, 2024



**STYLE**

as of December 31, 2024

	Value	Blend	Growth
Large			Large
Medium			Medium
Small			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>	Damian Bird	<b>Start Date</b>	04/23/2024
<b>Managed By</b>	BMO Investments Inc.		Dafydd Lewis		05/24/2024
<b>Inception Date</b>	Nov 11, 2009				
<b>MER</b>	2.50%				
<b>Total Assets (\$ millions)</b>	215.00				

**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	1.17%	-0.92%	7.02%	10.70%	-3.88%	-0.60%	2.36%	3.29%
Benchmark	2.94%	-0.19%	8.73%	21.65%	4.49%	4.94%	6.82%	6.92%
Quartile	3	2	1	4	4	4	4	4

**CALENDAR RETURN**

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	10.70%	0.67%	-20.30%	-0.78%	10.13%	6.09%	-6.32%	25.43%	1.68%
Benchmark	21.65%	7.03%	-12.38%	0.08%	11.45%	15.55%	-6.05%	26.42%	7.90%
Quartile	4	4	4	2	4	4	1	4	4

**GROWTH OF \$10,000**

Annual values as of December 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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Data Provided By Fundata