

**VOLATILITY**



Based on 3 year standard deviation

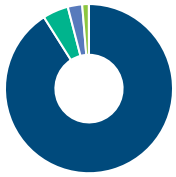
**TOP HOLDINGS**

as of January 31, 2025

Taiwan Semiconductor Manufctg Co Ltd	7.82%
Tencent Music Entertainment Group - ADR CIA	5.38%
Prosus NV	4.36%
HDFC Bank Ltd	4.21%
NetEase Inc	4.14%
Dino Polska SA	3.80%
Dlocal Ltd CIA	3.76%
FPT Corp	3.49%
E Ink Holdings Inc	3.47%
Pinduoduo Inc - ADR	3.47%

**ASSET ALLOCATION**

as of January 31, 2025



International Equity	91.00%
US Equity	4.93%
Cash and Equivalents	2.77%
Income Trust Units	1.29%
Other	0.01%

**SECTOR ALLOCATION**

as of January 31, 2025



Technology	37.08%
Consumer Services	24.48%
Financial Services	14.43%
Industrial Goods	7.19%
Industrial Services	6.33%
Other	10.49%

**GEOGRAPHIC ALLOCATION**

as of January 31, 2025



Asia	66.47%
Europe	13.90%
Latin America	12.42%
North America	7.20%
Other	0.01%

**STYLE**

as of January 31, 2025

	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>	Start Date
<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>	2.50%		
<b>Total Assets (\$ millions)</b>	222.10		

**COMPOUND RETURN**

as of January 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	4.17%	4.76%	12.39%	17.77%	-1.60%	0.47%	1.73%	3.55%
Benchmark	1.05%	1.76%	8.47%	25.71%	5.06%	6.00%	5.91%	6.93%
Quartile	1	1	1	3	4	4	4	1

**CALENDAR RETURN**

as of January 31, 2025

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 January 31, 2025



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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