

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of February 28, 2025

Invesco S&P 500 Eql Wght ETF (RSP)	12.43%
BMO Long-Term US Treasury Bond Index ETF US\$ (ZTL.U)	10.86%
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	10.64%
BMO S&P 500 Hedged to CAD Index ETF (ZUE)	9.42%
FREEDOM 100 EMERGING MARKETS E FREEDOM 100 EMEGING MRKT ETF	9.23%
BMO MSCI Emerging Markets Index ETF (ZEM)	8.55%
BMO Money Market Fund ETF Series (ZMMK)	7.25%
Energy Select Sector SPDR ETF (XLE)	5.17%
SPDR S&P Biotech ETF (XBI)	3.61%
BMO Clean Energy Index ETF (ZCLN)	3.51%

**ASSET ALLOCATION**

as of February 28, 2025



International Equity	39.78%
US Equity	35.47%
Foreign Government Bonds	11.89%
Cash and Equivalents	6.08%
Canadian Equity	0.39%
Other	6.39%

**SECTOR ALLOCATION**

as of February 28, 2025



Exchange Traded Fund	25.57%
Fixed Income	11.93%
Technology	10.42%
Energy	8.05%
Financial Services	8.00%
Other	36.03%

**GEOGRAPHIC ALLOCATION**

as of February 28, 2025



North America	53.86%
Multi-National	18.15%
Asia	15.57%
Europe	9.25%
Latin America	1.97%
Other	1.20%

**STYLE**

as of February 28, 2025

	Value	Blend	Growth
Large			
Medium			
Small			

**UNIVERSAL LIFE  
MANAGED INDEXED ACCOUNTS**

**BALANCED FUNDS**

**BMO Tactical Balanced ETF Fund Series 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**

This fund's objective is to provide long-term capital growth and preservation of capital by investing primarily in a diversified portfolio of global equity and fixed income exchange traded funds. The fund's asset mix may be changed over time to reflect the portfolio manager's outlook for each asset class.

<b>Category</b>	Tactical Balanced	<b>Fund Manager</b>	<b>Start Date</b>
<b>Managed By</b>	BMO Investments Inc.	Larry Berman	05/27/2022
<b>Inception Date</b>	Apr 17, 2015		
<b>MER</b>	1.77%		
<b>Total Assets (\$ millions)</b>	160.72		

**COMPOUND RETURN**

as of February 28, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	0.15%	-0.97%	1.23%	7.04%	3.03%	2.71%	-	2.71%
Benchmark	-0.03%	2.87%	8.43%	16.11%	7.96%	7.36%	6.79%	5.88%
Quartile		2	4	4	4	4	-	3

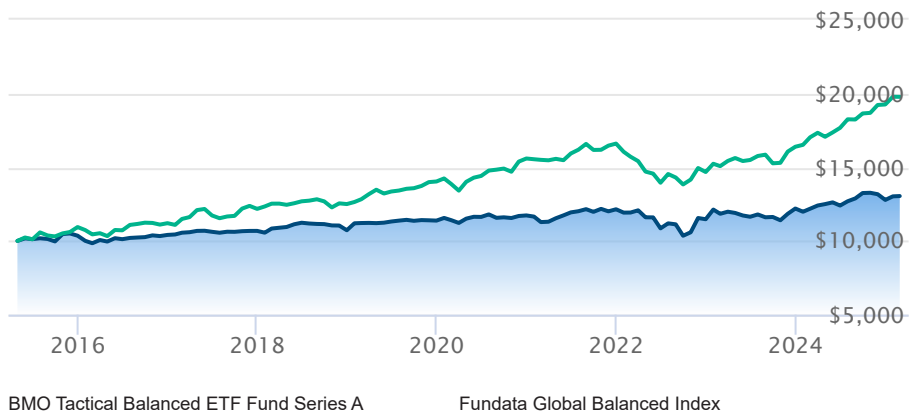
**CALENDAR RETURN**

as of February 28, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	4.78%	6.33%	-5.56%	3.56%	3.08%	6.10%	0.41%	2.62%	0.50%
Benchmark	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%	2.39%
Quartile		4	3	1	4	3	4	1	4

**GROWTH OF \$10,000**

Annual values as of February 28, 2025



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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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