

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of January 31, 2025

|   |        |
|---|--------|
| BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)                 | 14.16% |
| Invesco S&P 500 Eql Wght ETF (RSP)                          | 10.50% |
| BMO Long-Term US Treasury Bond Index ETF US\$ (ZTL.U)       | 10.07% |
| BMO S&P 500 Hedged to CAD Index ETF (ZUE)                   | 9.32%  |
| FREEDOM 100 EMERGING MARKETS E FREEDOM 100 EMEGING MRKT ETF | 8.92%  |
| BMO MSCI Emerging Markets Index ETF (ZEM)                   | 8.32%  |
| iShares 20 Plus Year Treasury Bond ETF (TLT)                | 5.01%  |
| Energy Select Sector SPDR ETF (XLE)                         | 4.87%  |
| SPDR S&P Biotech ETF (XBI)                                  | 3.69%  |
| GLOBAL X FINTECH ETF GLOBAL X FINTECH ETF                   | 3.52%  |

**ASSET ALLOCATION**

as of January 31, 2025



|                          |        |
|--------------------------|--------|
| International Equity     | 42.72% |
| US Equity                | 33.20% |
| Foreign Government Bonds | 15.07% |
| Canadian Equity          | 0.41%  |
| Income Trust Units       | 0.30%  |
| Other                    | 8.30%  |

**SECTOR ALLOCATION**

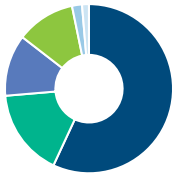
as of January 31, 2025



|                      |        |
|----------------------|--------|
| Exchange Traded Fund | 27.61% |
| Fixed Income         | 15.08% |
| Technology           | 10.41% |
| Financial Services   | 8.35%  |
| Energy               | 7.91%  |
| Other                | 30.64% |

**GEOGRAPHIC ALLOCATION**

as of January 31, 2025



|                |        |
|----------------|--------|
| North America  | 56.96% |
| Asia           | 16.71% |
| Multi-National | 11.76% |
| Europe         | 11.31% |
| Latin America  | 1.94%  |
| Other          | 1.32%  |

**STYLE**

as of January 31, 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> | Larry Berman | <b>Start Date</b> | 05/27/2022 |
| <b>Managed By</b>                 | BMO Investments Inc. |                     |              |                   |            |
| <b>Inception Date</b>             | Apr 17, 2015         |                     |              |                   |            |
| <b>MER</b>                        | 1.77%                |                     |              |                   |            |
| <b>Total Assets (\$ millions)</b> | 163.11               |                     |              |                   |            |

**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 | 1.90% | -1.83% | 2.62% | 8.70%  | 2.99% | 2.41% | -     | 2.71%     |
| Benchmark       | 2.72% | 5.85%  | 8.38% | 19.75% | 7.22% | 6.79% | 6.89% | 5.89%     |
| Quartile        | 3     | 4      | 4     | 4      | 4     | 4     | -     | 3         |

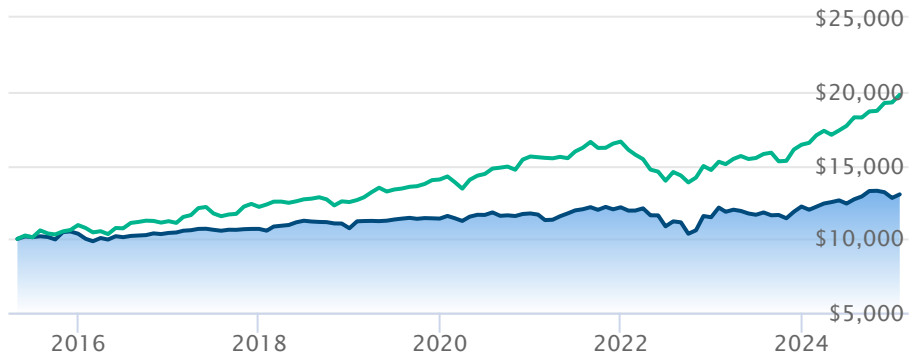
**CALENDAR RETURN**

as of January 31, 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     | 4     |

**GROWTH OF \$10,000**

Annual values as of January 31, 2025



BMO Tactical Balanced ETF Fund Series A

Fundata Global Balanced Index

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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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