

VOLATILITY



Based on 3 year standard deviation

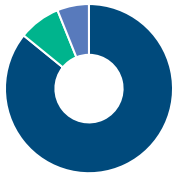
TOP HOLDINGS

as of December 31, 2024

Cash and Cash Equivalents	8.05%
Vertiv Holdings Co Cl A	4.92%
Granite Construction Inc	4.07%
Interactive Brokers Group Inc Cl A	3.90%
Stifel Financial Corp	3.78%
Natera Inc	3.49%
Clean Harbors Inc	3.41%
Deckers Outdoor Corp	3.40%
Astera Labs Inc	3.38%
Eagle Materials Inc	3.20%

ASSET ALLOCATION

as of December 31, 2024



US Equity	85.83%
Cash and Equivalents	8.05%
International Equity	6.12%

SECTOR ALLOCATION

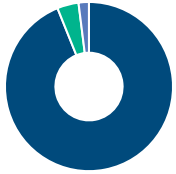
as of December 31, 2024



Financial Services	15.61%
Technology	14.36%
Industrial Goods	12.32%
Real Estate	10.34%
Consumer Services	9.82%
Other	37.55%

GEOGRAPHIC ALLOCATION

as of December 31, 2024



North America	93.88%
Europe	4.13%
Africa and Middle East	1.99%

STYLE

as of December 31, 2024

	Value	Blend	Growth
Large			
Medium			
Small			

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

US EQUITY

AGF U.S. Small-Mid Cap Fund Mutual Fund 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

The Fund's objective is to obtain superior capital growth. It invests primarily in shares of small and medium companies with superior growth potential in the U.S.

Category	U.S. Small/Mid Cap Equity	Fund Manager	Start Date
Managed By	AGF Investments Inc.	Sam Mitter	02/01/2022
Inception Date	Jun 09, 1993	Mike Archibald	11/30/2024
MER	2.55%	Auritro Kundu	11/30/2024
Total Assets (\$ millions)	545.78		

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	-7.66%	8.23%	16.97%	37.87%	3.37%	9.76%	12.23%	10.01%
Benchmark	-4.86%	7.75%	15.30%	24.39%	7.68%	10.87%	10.61%	11.09%
Quartile	4	1	1	1	2	2	1	1

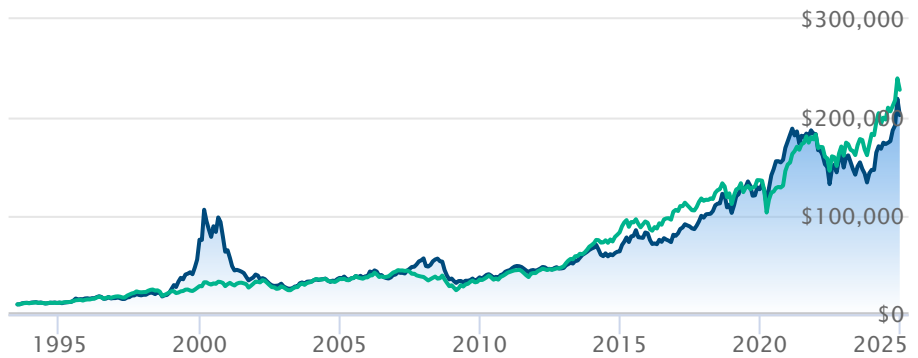
CALENDAR RETURN

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	37.87%	-1.52%	-18.64%	4.19%	38.44%	23.36%	4.90%	23.20%	-3.10%
Benchmark	24.39%	13.76%	-11.77%	20.00%	11.78%	21.65%	-2.87%	8.66%	14.08%
Quartile	1	4	3	4	1	1	2	1	4

GROWTH OF \$10,000

Annual values as of December 31, 2024



AGF U.S. Small-Mid Cap Fund Mutual Fund Series Dow Jones U.S. Small-Cap TR Index (C\$)

The information contained on this page is related only to the designated fund or funds shown above. As part of a BMO Life Assurance Company policy, you do not purchase units in this designated fund or a legal interest in any security.

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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

