

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of May 31, 2019

Canada Government 2.75% 01-Dec-2048	2.86%
BDXNAIG32 CDS USD R V 03MEVENT	2.25%
CDXNAIG32_PRO CCPCDX 1.00% 20-Jun-2024	
Quebec Province 3.50% 01-Dec-2045	2.18%
Royal Bank of Canada	2.10%
Ontario Province 2.90% 02-Jun-2028	2.03%
Toronto-Dominion Bank	1.91%
Ontario Province 2.90% 02-Dec-2046	1.27%
Canada Government 2.25% 01-Jun-2029	1.26%
Canada Government 1.75% 01-Aug-2020	1.22%
BMO Low Volatility Emerg Markets Equity ETF (ZLE)	1.14%

ASSET ALLOCATION

as of May 31, 2019



Canadian Equity	27.1%
Canadian Corporate Bonds	22.2%
Canadian Government Bonds	18.5%
US Equity	13.0%
International Equity	7.2%
Other	12.0%

SECTOR ALLOCATION

as of May 31, 2019



Fixed Income	40.9%
Financial Services	9.5%
Utilities	7.5%
Real Estate	7.0%
Consumer Services	6.6%
Other	28.5%

GEOGRAPHIC ALLOCATION

as of May 31, 2019



North America	92.0%
Europe	3.9%
Asia	3.2%
Latin America	0.8%
Africa and Middle East	0.1%
Other	0.0%

STYLE

as of July 31, 2019

Value	Blend	Growth	
			Large
			Medium
			Small

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

BALANCED FUNDS

BMO Monthly Income 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 objectives are: to provide a fixed monthly distribution, to preserve the value of your investment. As part of its investment objectives, the fund invests primarily in: Canadian fixed income securities with higher-than-average yields, issued by the federal government, provincial governments, government agencies and corporations, preferred and common shares, real estate investment trusts, royalty trusts and

Category	Canadian Neutral Balanced	Fund Managers	Start Date
Managed By	BMO Investments Inc.	Andrew Osterback	4/2/2012
Inception Date	March 22, 1999	James Thai	9/30/2012
Designated Fund MER	1.57%	Christopher Childs	1/31/2018
Total Assets (\$ millions)	3443.60	Jeffrey Sutcliffe	4/9/2019

COMPOUND RETURN

as of July 31, 2019

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	0.59%	1.28%	6.24%	6.45%	4.22%	5.60%	6.22%	5.79%
Benchmark	0.27%	1.21%	6.57%	5.79%	5.12%	4.28%	6.26%	-
Quartile	1	1	2	1	1	1	1	-

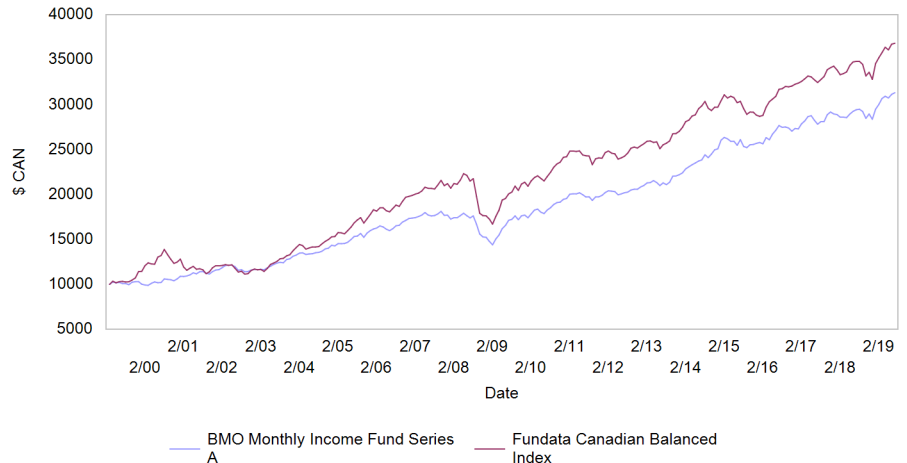
CALENDAR RETURN

as of July 31, 2019

Period	2018	2017	2016	2015	2014	2013	2012	2011	2010
Designated Fund	-2.05%	5.92%	6.44%	2.42%	12.97%	6.56%	4.71%	2.26%	9.91%
Benchmark	-4.30%	6.22%	11.97%	-3.02%	9.98%	6.33%	5.76%	-0.43%	12.97%
Quartile	1	2	2	2	1	4	3	1	1

GROWTH OF \$10,000

Annual values as of July 31 2019



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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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