

VOLATILITY



Based on 3 year standard deviation

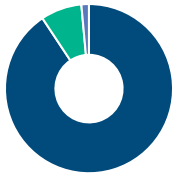
TOP HOLDINGS

as of November 30, 2024

| | |
|----------------------------------|-------|
| Novo Nordisk A/S CI B | 4.49% |
| Industria de Diseno Textil SA | 3.97% |
| Sap SE | 3.63% |
| ASML Holding NV | 3.54% |
| London Stock Exchange Group PLC | 3.47% |
| Canadian Pacific Kansas City Ltd | 2.74% |
| AstraZeneca PLC | 2.64% |
| Schneider Electric SE | 2.56% |
| Sony Group Corp | 2.35% |
| Relx PLC | 2.28% |

ASSET ALLOCATION

as of September 30, 2024



| | |
|----------------------|--------|
| International Equity | 90.65% |
| Canadian Equity | 7.89% |
| Cash and Equivalents | 1.46% |

SECTOR ALLOCATION

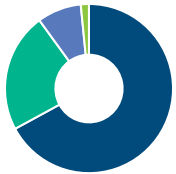
as of September 30, 2024



| | |
|--------------------|--------|
| Technology | 17.86% |
| Healthcare | 17.55% |
| Financial Services | 14.45% |
| Industrial Goods | 11.97% |
| Consumer Goods | 11.59% |
| Other | 26.58% |

GEOGRAPHIC ALLOCATION

as of September 30, 2024



| | |
|---------------|--------|
| Europe | 67.12% |
| Asia | 22.83% |
| North America | 8.48% |
| Other | 1.57% |

STYLE

as of November 30, 2024

| | Value | Blend | Growth |
|--------|-------|-------|--------|
| Large | | | Large |
| Medium | | | Medium |
| Small | | | Small |

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

INTERNATIONAL EQUITY

Franklin ClearBridge Sust Intl Gth Fd Ser 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

The Fund's investment objective is to provide long-term capital appreciation by investing primarily in equity securities of issuers outside Canada and the U.S. while following a sustainable investment approach.

| | | | | | |
|-----------------------------------|--------------------------------------|---------------------|-------------------------------|-------------------|------------|
| Category | International Equity | Fund Manager | ClearBridge Investments, LLC. | Start Date | 05/03/2021 |
| Managed By | Franklin Templeton Investments Corp. | | Elisa Mazen | | 06/10/2021 |
| Inception Date | Jan 03, 1989 | | Michael Testorf | | 06/10/2021 |
| MER | 2.10% | | Pawel Wroblewski | | 06/10/2021 |
| Total Assets (\$ millions) | 325.70 | | | | |

COMPOUND RETURN

as of November 30, 2024

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|-----------------|-------|--------|-------|--------|-------|-------|-------|-----------|
| Designated Fund | 1.91% | 0.19% | 6.60% | 18.42% | 3.48% | 2.81% | 2.43% | 5.24% |
| Benchmark | 0.03% | -1.59% | 1.81% | 14.30% | 6.07% | 6.57% | 7.19% | 6.02% |
| Quartile | | 1 | 2 | 1 | 1 | 3 | 4 | 4 |

CALENDAR RETURN

as of November 30, 2024

| Period | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|-----------------|--------|---------|--------|--------|--------|---------|--------|--------|--------|
| Designated Fund | 10.24% | -16.24% | 11.54% | -6.05% | 7.10% | -11.15% | 12.46% | -5.46% | 14.77% |
| Benchmark | 15.74% | -10.67% | 8.97% | 8.01% | 16.27% | -6.81% | 18.37% | -1.70% | 19.41% |
| Quartile | | 4 | 4 | 2 | 4 | 4 | 3 | 4 | 4 |

GROWTH OF \$10,000

Annual values as of November 30, 2024



Franklin ClearBridge Sust Intl Gth Fd Ser A

Dow Jones Dev Markets ex-North America 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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Data Provided By Fundata