

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of February 28, 2025

Franklin Canadian Core Plus Bd Fd O	23.57%
Franklin Canadian Government Bond Fund O	13.12%
Franklin Global Core Bond Fund ETF Series (FLGA)	8.60%
Franklin U.S. Core Equity Fund Series O	6.78%
Franklin FTSE U.S. Index ETF (FLAM)	4.61%
FRANKLIN CANADIAN SHORT TERM BOND FUND OEMF CAD CLASS O TIS A/C #4875	4.30%
Franklin ClearBridge Canadian Equity Fund O USD_CAD_20250407	4.19%
USD_CAD_20250407	3.91%
Franklin Canadian Core Equity Fund Series O	3.65%
Franklin Brandywine Global Sust Inc Opt Fd O	3.34%

**ASSET ALLOCATION**

as of January 31, 2025



US Equity	20.35%
Cash and Equivalents	17.19%
Canadian Government Bonds	15.17%
Canadian Equity	11.36%
Canadian Corporate Bonds	8.95%
Other	26.98%

**SECTOR ALLOCATION**

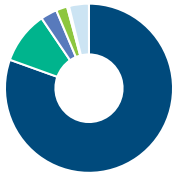
as of January 31, 2025



Fixed Income	41.25%
Cash and Cash Equivalent	17.19%
Technology	9.30%
Mutual Fund	6.27%
Financial Services	5.92%
Other	20.07%

**GEOGRAPHIC ALLOCATION**

as of January 31, 2025



North America	80.46%
Multi-National	10.01%
Europe	3.18%
Asia	2.14%
Latin America	0.38%
Other	3.83%

**STYLE**

as of February 28, 2025

	Value	Blend	Growth
Large			X
Medium			
Small			

**UNIVERSAL LIFE  
CUSTOM PORTFOLIO INDEXED ACCOUNTS**

**BALANCED FUNDS**

**Franklin Quotential Balanced Income Port 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 Portfolio's investment objective is to provide a balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards income.

<b>Category</b>	Global Fixed Income Balanced	<b>Fund Manager</b>	<b>Start Date</b>
<b>Managed By</b>	Franklin Templeton Investments Corp.	Michael Greenberg Ian Riach	03/14/2014 01/01/2019
<b>Inception Date</b>	Aug 19, 2002		
<b>MER</b>	2.00%		
<b>Total Assets (\$ millions)</b>	737.52		

**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	0.16%	1.08%	5.29%	10.85%	4.16%	4.14%	2.89%	4.39%
Benchmark	0.64%	2.77%	6.67%	12.42%	4.23%	2.80%	4.06%	4.29%
Quartile		4	4	2	2	2	3	3

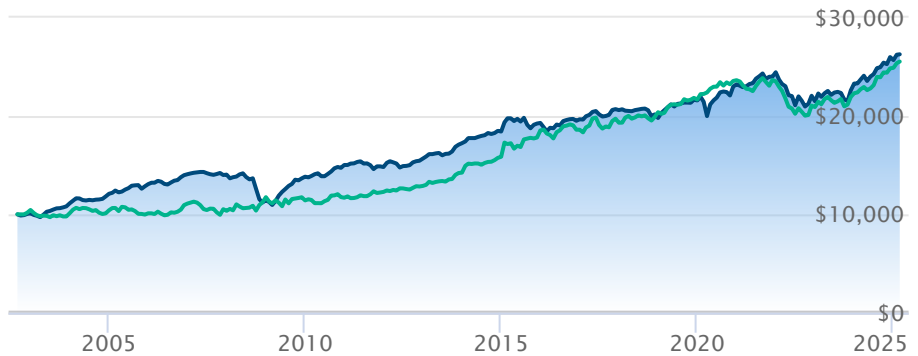
**CALENDAR RETURN**

as of February 28, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	10.24%	8.37%	-12.06%	5.27%	7.61%	9.03%	-3.90%	4.75%	1.92%
Benchmark	11.56%	6.74%	-11.13%	-0.49%	9.09%	6.30%	5.53%	3.81%	0.39%
Quartile		2	2	4	2	2	3	4	2

**GROWTH OF \$10,000**

Annual values as of February 28, 2025



Franklin Quotential Balanced Income Port A

Fundata Global Fixed Income Balanced Index

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.

