

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of November 30, 2024

Franklin Canadian Core Plus Bd Fd A	24.42%
Franklin Canadian Government Bond Fund A	13.56%
Franklin Global Core Bond Fund ETF Series (FLGA)	7.11%
Franklin U.S. Core Equity Fund Series O	6.07%
FRANKLIN CANADIAN SHORT TERM BOND FUND	4.46%
Franklin FTSE U.S. Index ETF (FLAM)	4.31%
Franklin ClearBridge Canadian Equity Fund A	4.16%
Franklin Brandywine Global Sust Inc Opt Fd A	3.55%
Franklin Western Asset Core Plus Bond Fund Ser A	3.55%
Franklin Canadian Core Equity Fund Series O	3.23%

**ASSET ALLOCATION**

as of September 30, 2024



US Equity	19.44%
Canadian Government Bonds	17.71%
Canadian Corporate Bonds	12.73%
International Equity	10.99%
Canadian Equity	10.66%
Other	28.47%

**SECTOR ALLOCATION**

as of September 30, 2024



Fixed Income	49.29%
Technology	9.63%
Financial Services	7.80%
Cash and Cash Equivalent	5.94%
Mutual Fund	3.97%
Other	23.37%

**GEOGRAPHIC ALLOCATION**

as of September 30, 2024



North America	75.32%
Multi-National	10.66%
Europe	5.39%
Asia	4.95%
Latin America	0.62%
Other	3.06%

**STYLE**

as of November 30, 2024

	Value	Blend	Growth
Large			
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>	756.47		

**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	2.84%	4.16%	8.25%	14.97%	2.70%	3.72%	3.46%	4.39%
Benchmark	1.82%	3.80%	8.94%	13.26%	1.64%	2.61%	4.67%	4.21%
Quartile	1	1	1	1	2	2	2	1

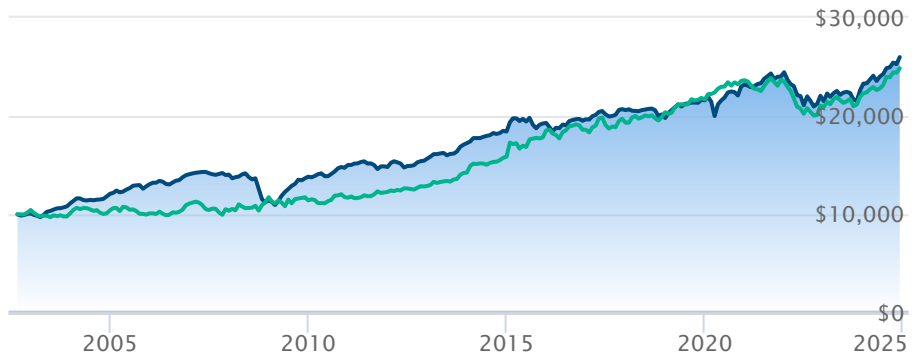
**CALENDAR RETURN**

as of November 30, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Designated Fund	8.37%	-12.06%	5.27%	7.61%	9.03%	-3.90%	4.75%	1.92%	4.75%
Benchmark	6.74%	-11.13%	-0.49%	9.09%	6.30%	5.53%	3.81%	0.39%	16.91%
Quartile	2	4	2	2	3	4	2	4	2

**GROWTH OF \$10,000**

Annual values as of November 30, 2024



Franklin Quotential Balanced Income Port A

Fundata Global Fixed Income 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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