

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of November 30, 2024

| | |
|--|--------|
| Franklin U.S. Core Equity Fund Series O | 11.87% |
| Franklin FTSE U.S. Index ETF (FLAM) | 8.45% |
| Franklin ClearBridge Canadian Equity Fund A | 8.14% |
| Franklin Canadian Core Plus Bd Fd A | 7.15% |
| Franklin Canadian Core Equity Fund Series O | 6.34% |
| SPDR Portfolio S&P 500 Value ETF (SPYV) | 6.15% |
| Franklin International Core Equity Fund Series O | 5.82% |
| Franklin FTSE Canada All Cap Index ETF (FLCD) | 5.77% |
| Franklin U.S. Rising Dividends Fund Series A | 5.62% |
| Templeton Emerging Markets Fund Series O | 4.79% |

ASSET ALLOCATION

as of September 30, 2024



| | |
|---------------------------|--------|
| US Equity | 38.06% |
| International Equity | 21.53% |
| Canadian Equity | 20.46% |
| Canadian Government Bonds | 5.20% |
| Cash and Equivalents | 4.17% |
| Other | 10.58% |

SECTOR ALLOCATION

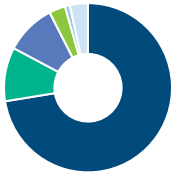
as of September 30, 2024



| | |
|--------------------|--------|
| Technology | 18.85% |
| Financial Services | 15.09% |
| Fixed Income | 14.43% |
| Healthcare | 7.30% |
| Consumer Services | 6.96% |
| Other | 37.37% |

GEOGRAPHIC ALLOCATION

as of September 30, 2024



| | |
|----------------|--------|
| North America | 72.45% |
| Europe | 10.31% |
| Asia | 9.70% |
| Multi-National | 3.12% |
| Latin America | 0.94% |
| Other | 3.48% |

STYLE

as of November 30, 2024

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

**UNIVERSAL LIFE
MANAGED PORTFOLIO INDEXED ACCOUNTS**

BALANCED FUNDS

Franklin Quotential Growth Portfolio 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 long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds, with additional stability derived from investing in income mutual funds.

| | | | |
|-----------------------------------|--------------------------------------|--------------------------------|--------------------------|
| Category | Global Equity Balanced | Fund Manager | Start Date |
| Managed By | Franklin Templeton Investments Corp. | Michael Greenberg Ian Riach | 03/14/2014 01/01/2019 |
| Inception Date | Aug 19, 2002 | | |
| MER | 2.04% | | |
| Total Assets (\$ millions) | 595.70 | | |

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 | 4.19% | 6.62% | 11.34% | 23.12% | 6.82% | 7.97% | 6.10% | 5.39% |
| Benchmark | 3.57% | 6.48% | 11.92% | 24.12% | 7.75% | 9.16% | 9.35% | 6.56% |
| Quartile | 1 | 1 | 1 | 2 | 2 | 2 | 3 | 2 |

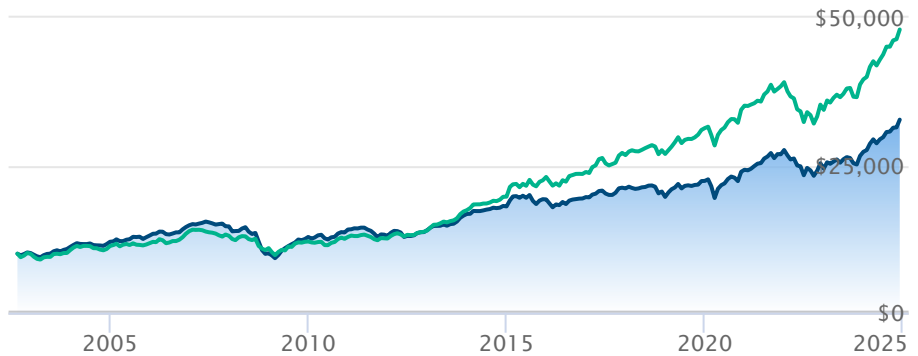
CALENDAR RETURN

as of November 30, 2024

| Period | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|-----------------|--------|---------|--------|--------|--------|--------|--------|-------|--------|
| Designated Fund | 11.73% | -11.46% | 13.81% | 8.45% | 13.84% | -6.84% | 7.49% | 2.06% | 6.59% |
| Benchmark | 15.07% | -12.03% | 11.33% | 12.17% | 16.29% | 0.72% | 11.99% | 3.66% | 17.03% |
| Quartile | 2 | 2 | 2 | 3 | 3 | 4 | 4 | 4 | 3 |

GROWTH OF \$10,000

Annual values as of November 30, 2024



Franklin Quotential Growth Portfolio A

Fundata Global Balanced - Equity Focus 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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