

**VOLATILITY**



Based on 3 year standard deviation

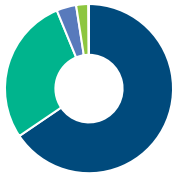
**TOP HOLDINGS**

as of March 31, 2025

Franklin U.S. Core Equity Fund Series O	21.86%
Franklin FTSE U.S. Index ETF (FLAM)	14.84%
SPDR Portfolio S&P 500 Value ETF (SPYV)	10.58%
Franklin International Core Equity Fund Series O	9.65%
Franklin U.S. Rising Dividends Fund Series O	8.21%
Franklin U.S. Opportunities Fund Series O	7.53%
Franklin ClearBridge U.S. Sust Leaders Fund Ser O	5.45%
Templeton Emerging Markets Fund Series O	4.99%
Franklin International Equity Index ETF (FLUR)	4.60%
Franklin Emerging Markets Core Equity Fund Ser O	4.46%

**ASSET ALLOCATION**

as of January 31, 2025



US Equity	65.56%
International Equity	28.19%
Canadian Equity	3.80%
Cash and Equivalents	2.36%
Income Trust Units	0.07%
Other	0.02%

**SECTOR ALLOCATION**

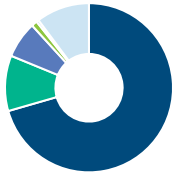
as of January 31, 2025



Technology	27.82%
Financial Services	12.35%
Healthcare	9.31%
Consumer Services	8.56%
Consumer Goods	6.33%
Other	35.63%

**GEOGRAPHIC ALLOCATION**

as of January 31, 2025



North America	70.57%
Europe	10.59%
Asia	7.01%
Latin America	1.12%
Africa and Middle East	0.45%
Other	10.26%

**STYLE**

as of March 31, 2025

	Value	Blend	Growth
Large			
Medium			
Small			

**UNIVERSAL LIFE  
CUSTOM PORTFOLIO INDEXED ACCOUNTS**

**INTERNATIONAL EQUITY**

**Franklin Quotential Diversified Equity 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**

Long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds.

<b>Category</b>	Global Equity	<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>	Jun 09, 2003		
<b>MER</b>	2.15%		
<b>Total Assets (\$ millions)</b>	408.34		

**COMPOUND RETURN**

as of March 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-4.39%	-1.45%	2.40%	9.36%	9.22%	12.18%	6.18%	6.38%
Benchmark	-4.18%	-1.44%	3.79%	13.36%	11.87%	15.45%	10.18%	8.53%
Quartile		3	2	3	2	2	3	4

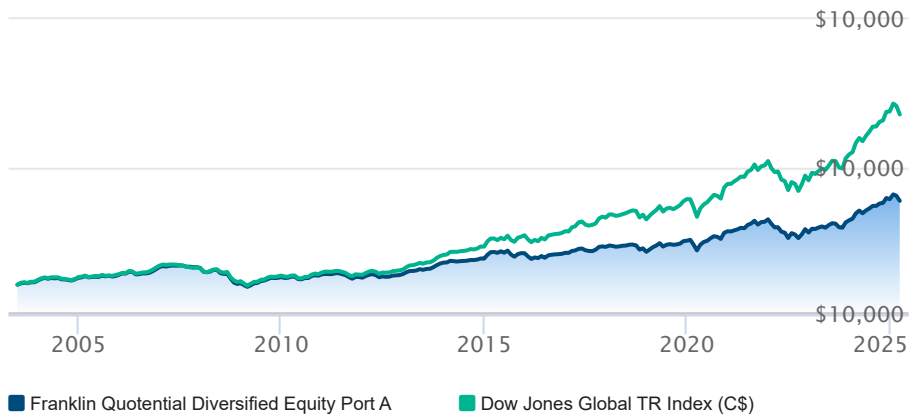
**CALENDAR RETURN**

as of March 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	22.48%	15.00%	-13.94%	14.40%	12.82%	17.89%	-7.34%	9.63%	0.68%
Benchmark	26.84%	19.37%	-12.64%	17.62%	13.15%	21.41%	-1.79%	16.29%	5.18%
Quartile		2	3	3	3	2	3	3	4

**GROWTH OF \$10,000**

Annual values as of March 31, 2025



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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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