VOLATILITY

Based on 3 year standard deviation

TOP HOLDINGS

as of October 31, 2025

Franklin U.S. Core Equity Fund Series O	26.19%
Franklin FTSE U.S. Index ETF (FLAM)	12.94%
Franklin International Core Equity Fund Series O	11.13%
Franklin Putnam U.S. Large Cap Value Fund Series O	8.75%
Franklin U.S. Opportunities Fund Series O	8.10%
Templeton Emerging Markets Fund Series O	6.58%
Franklin International Equity Index ETF (FLUR)	5.12%
Franklin U.S. Rising Dividends Fund Series O	4.61%
Franklin ClearBridge Intl Gth Fd Ser O	4.46%
Franklin Emerging Markets Core Equity Fund Ser O	4.36%

ASSET ALLOCATION

as of October 31, 2025

uo	40 07 0010001 01, 2020					
	US Equity	62.79%				
	International Equity	31.70%				
	Canadian Equity	3.75%				
	Cash and Equivalents	1.58%				
	Foreign Corporate Bonds	0.09%				
	Other	0.09%				

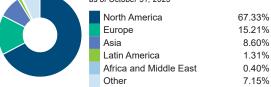
SECTOR ALLOCATION

as of October 31, 2025

20 01 0010001 01, 2020							
		Technology		26.23%			
		Exchange Traded Fund		18.06%			
		Mutual Fund		12.01%			
		Financial Services		8.84%			
		Consumer Services		5.58%			
		Other		29.28%			

GEOGRAPHIC ALLOCATION

as of October 31, 2025



as of 0	October	31.	2025	

STYLE



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

Long-term capital appreciation by investing primarily in a diversified mix of equity mutual runds.							
Category	Global Equity	Fund Manager	Start Date				
Managed By	Franklin Templeton Investments Corp.	Franklin Templeton Investments Corp.	05/15/2025				
Inception Date	Jun 09, 2003						
MER	2.16%						
Total Assets (\$ millions)	468.07						

COMPOUND RETURN

as of October 31, 2025

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	2.55%	9.03%	20.81%	18.33%	18.14%	11.82%	8.16%	6.92%
Benchmark	2.78%	9.76%	23.30%	23.32%	22.53%	15.64%	12.07%	8.95%
Quartile	2	2	2	2	2	3	3	2

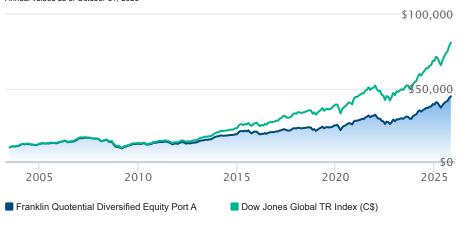
CALENDAR RETURN

as of October 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	3

GROWTH OF \$10,000

Annual values as of October 31, 2025



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.

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