

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of March 31, 2025

BMO Aggregate Bond Index ETF (ZAG)	14.72%
BMO S&P 500 Index ETF (ZSP)	14.22%
BMO Mid-Term U.S. IG Corp Bond Hedged to CAD (ZMU)	13.93%
BMO Core Plus Bond Fund ETF (ZCPB)	11.90%
BMO S&P/TSX Capped Composite Index ETF (ZCN)	10.02%
BMO MSCI EAFE Index ETF (ZEA)	5.51%
BMO Emerging Markets Bond Hgd to CAD Index (ZEF)	4.11%
BMO High Yield US Corp Bd Hdg to CAD Ind ETF (ZHY)	3.55%
BMO Long Federal Bond Index ETF (ZFL)	3.36%
BMO Short Corporate Bond Index ETF (ZCS)	3.28%

**ASSET ALLOCATION**

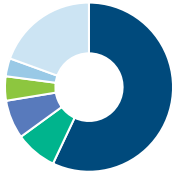
as of March 31, 2025



Foreign Corporate Bonds	17.45%
US Equity	14.95%
International Equity	14.81%
Canadian Government Bonds	14.37%
Canadian Bonds - Other	12.47%
Other	25.95%

**SECTOR ALLOCATION**

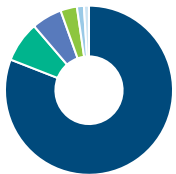
as of March 31, 2025



Fixed Income	57.05%
Financial Services	8.00%
Technology	7.38%
Exchange Traded Fund	4.65%
Healthcare	3.44%
Other	19.48%

**GEOGRAPHIC ALLOCATION**

as of March 31, 2025



North America	80.89%
Europe	7.79%
Asia	5.84%
Multi-National	3.17%
Latin America	1.35%
Other	0.96%

**STYLE**

as of March 31, 2025

	Value	Blend	Growth
Large			
Medium			
Small			

**BMO Conservative ETF Portfolio Advisor Series**

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**

This fund's objective is to preserve the value of your investment and, to a lesser extent, provide some potential for growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income and equity securities. The fund may also invest in other mutual funds or invest directly in individual fixed income and equity securities and cash or cash equivalents.

<b>Category</b>	Global Fixed Income Balanced	<b>Fund Manager</b>	Steven Shepherd	<b>Start Date</b>	09/01/2014
<b>Managed By</b>	BMO Investments Inc.		Sadiq S. Adatia, CFA		10/05/2021
<b>Inception Date</b>	Aug 12, 2013				
<b>MER</b>	1.67%				
<b>Total Assets (\$ millions)</b>	2,611.15				

**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	-1.81%	0.71%	0.91%	6.49%	3.52%	4.48%	3.07%	4.13%
Benchmark	-0.65%	1.90%	3.85%	10.55%	5.21%	2.53%	3.94%	4.24%
Quartile	4	4	4	4	3	3	2	4

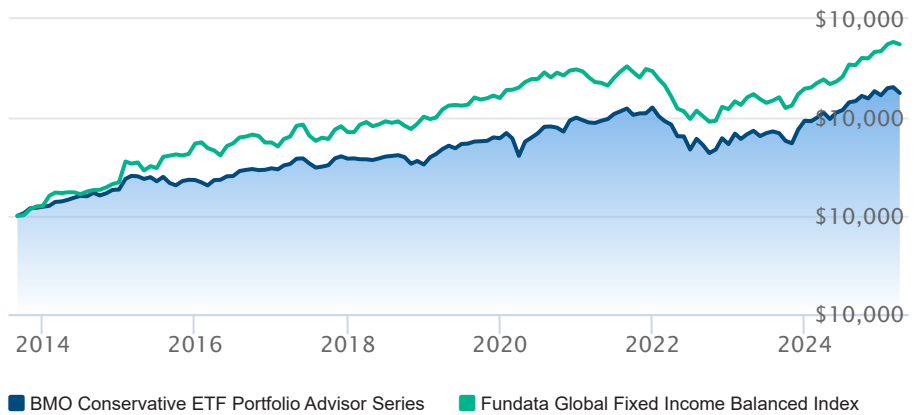
**CALENDAR RETURN**

as of March 31, 2025

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	8.73%	8.70%	-12.01%	3.42%	7.55%	10.60%	-2.31%	3.96%	5.03%
Benchmark	11.56%	6.74%	-11.13%	-0.49%	9.09%	6.30%	5.53%	3.81%	0.39%
Quartile	3	2	3	3	2	2	3	3	2

**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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