

VOLATILITY



Based on 3 year standard deviation

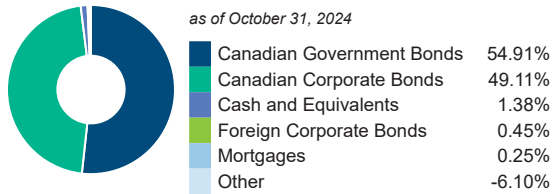
TOP HOLDINGS

as of December 31, 2024

| | |
|---|-------|
| Canada Government 3.00% 01-Jun-2034 | 9.11% |
| B1314880 CDS USD R V 03MEVENT 525371218 CCPCDX 1.00% 20-Dec-2029 | 7.64% |
| Canada Government 2.75% 01-Dec-2055 | 3.67% |
| United States Treasury 1.88% 15-Jul-2034 | 2.99% |
| Ontario Province 2.05% 02-Jun-2030 | 2.37% |
| Quebec Province 1.90% 01-Sep-2030 | 2.08% |
| B1351025 CDS USD R V 03MEVENT 528181745 CCPCDX 1.00% 20-Dec-2029 | 1.87% |
| Quebec Province 3.25% 01-Sep-2032 | 1.80% |
| United States Treasury 2.13% 15-Feb-2054 | 1.68% |
| Ontario Province 2.90% 02-Jun-2049 | 1.67% |

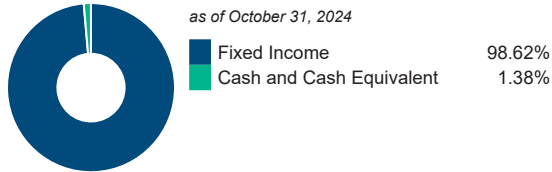
ASSET ALLOCATION

as of October 31, 2024



SECTOR ALLOCATION

as of October 31, 2024



GEOGRAPHIC ALLOCATION

as of October 31, 2024



STYLE

as of December 31, 2024

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

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

FIXED INCOME

BMO Core Plus Bond Fund 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 provide a high level of interest income along with the opportunity for growth by investing primarily in Canadian dollar denominated investment grade and non-investment grade debt instruments.

| | | | | | |
|-----------------------------------|-----------------------|---------------------|------------------|-------------------|------------|
| Category | Canadian Fixed Income | Fund Manager | Andrew Osterback | Start Date | 11/13/2014 |
| Managed By | BMO Investments Inc. | | Vishang Chawla | | 05/24/2024 |
| Inception Date | Nov 13, 2014 | | Earl Davis | | 05/24/2024 |
| MER | 1.34% | | Gordon Rumble | | 05/24/2024 |
| Total Assets (\$ millions) | 3,001.70 | | | | |

COMPOUND RETURN

as of December 31, 2024

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|-----------------|--------|--------|-------|-------|--------|--------|-------|-----------|
| Designated Fund | -0.82% | -0.14% | 4.40% | 4.00% | -1.44% | -0.11% | 1.03% | 1.19% |
| Benchmark | -0.52% | -0.10% | 4.43% | 4.10% | -0.65% | 0.71% | 1.95% | 4.33% |
| Quartile | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 3 |

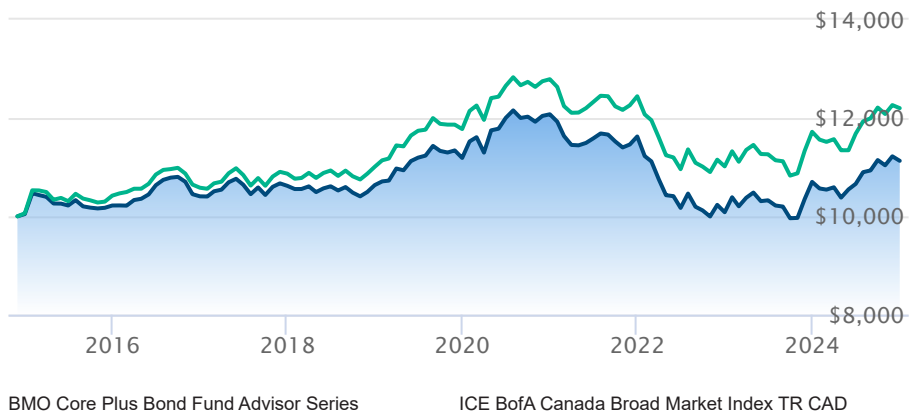
CALENDAR RETURN

as of December 31, 2024

| Period | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|-----------------|-------|-------|---------|--------|-------|-------|-------|-------|-------|
| Designated Fund | 4.00% | 6.12% | -13.26% | -3.74% | 7.94% | 5.19% | 0.14% | 2.05% | 1.83% |
| Benchmark | 4.10% | 6.38% | -11.46% | -2.71% | 8.61% | 6.97% | 1.29% | 2.70% | 1.54% |
| Quartile | 3 | 3 | 4 | 4 | 3 | 4 | 3 | 2 | 2 |

GROWTH OF \$10,000

Annual values as of December 31, 2024



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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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