

VOLATILITY



Based on 3 year standard deviation

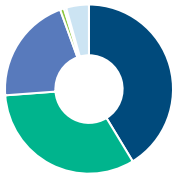
TOP HOLDINGS

as of October 31, 2023

Invesco S&P 500 Eql Wght ETF (RSP)	15.98%
BMO MSCI Emerging Markets Index ETF (ZEM)	13.29%
BMO Long-Term US Treasury Bond Index ETF US\$ (ZTL.U)	10.35%
iShares 20 Plus Year Treasury Bond ETF (TLT)	10.31%
BMO S&P 500 Hedged to CAD Index ETF (ZUE)	8.32%
BMO MSCI EAFE Index ETF (ZEA)	5.64%
BMO MSCI EAFE Hedged to CAD Index ETF (ZDM)	5.54%
KraneShares CSI China Internet ETF (KWEB)	3.61%
BMO Clean Energy Index ETF (ZCLN)	3.43%
First Trust NASDAQ Cybersecurity ETF (CIBR)	3.15%

ASSET ALLOCATION

as of October 31, 2023



International Equity	41.30%
US Equity	32.53%
Foreign Government Bonds	20.59%
Canadian Equity	0.76%
Income Trust Units	0.43%
Other	4.39%

SECTOR ALLOCATION

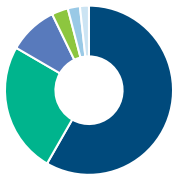
as of October 31, 2023



Fixed Income	20.68%
Technology	13.58%
Exchange Traded Fund	11.72%
Financial Services	9.16%
Consumer Goods	7.79%
Other	37.07%

GEOGRAPHIC ALLOCATION

as of October 31, 2023



North America	58.32%
Asia	25.03%
Europe	9.43%
Multi-National	3.15%
Latin America	2.34%
Other	1.73%

STYLE

as of October 31, 2023

	Value	Blend	Growth
Large			X
Medium			
Small			

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

BALANCED FUNDS

BMO Tactical Balanced ETF Fund Series 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

This fund's objective is to provide long-term capital growth and preservation of capital by investing primarily in a diversified portfolio of global equity and fixed income exchange traded funds. The fund's asset mix may be changed over time to reflect the portfolio manager's outlook for each asset class.

Category	Tactical Balanced	Fund Manager	Larry Berman	Start Date	05/27/2022
Managed By	BMO Investments Inc.		Larry Berman	05/27/2022	
Inception Date	Apr 17, 2015				
MER	1.77%				
Total Assets (\$ millions)	185.05				

COMPOUND RETURN

as of October 31, 2023

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-1.92%	-3.35%	-4.17%	7.69%	-0.44%	0.62%	-	1.52%
Benchmark	0.21%	-2.95%	-2.10%	8.02%	1.35%	4.50%	6.61%	5.14%
Quartile		4	1	3	1	4	4	-

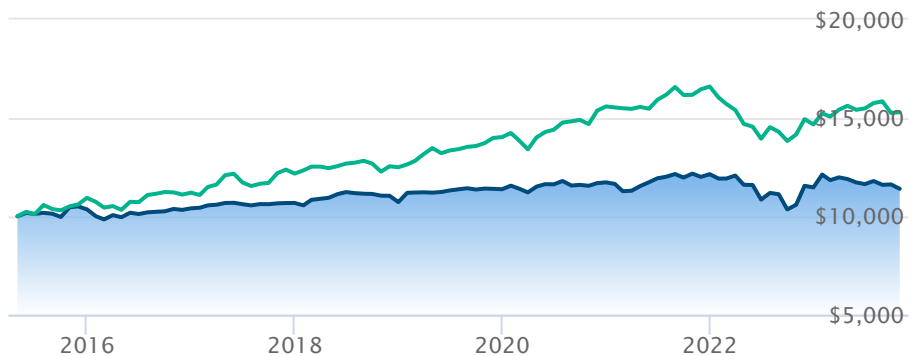
CALENDAR RETURN

as of October 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Designated Fund	-5.56%	3.56%	3.08%	6.10%	0.41%	2.62%	0.50%	-	-
Benchmark	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%	2.39%	17.05%	12.44%
Quartile		1	4	3	4	1	4	4	-

GROWTH OF \$10,000

Annual values as of October 31, 2023



BMO Tactical Balanced ETF Fund Series A

Fundata Global Balanced Index

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.

Information contained in this document is for illustrative purposes only and is subject to change without notice. The contents of this profile are provided for informational and educational purposes and are not intended to provide investment, tax or legal advice. While every effort has been made to provide accurate and complete information, BMO Life Assurance Company and Fundata Canada will not be held liable for any inaccuracies, errors or omissions in the information provided.

™/® Trademark/registered trademark of Bank of Montreal, used under licence.



Data Provided By Fundata