

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of December 31, 2024

BMO Ultra Short-Term Bond ETF (ZST)	28.13%
BMO Mid Corporate Bond Index ETF (ZCM)	6.93%
BMO Short Corporate Bond Index ETF (ZCS)	6.83%
BMO Mid-Term US IG Corporate Bond Ix ETF (ZIC)	6.74%
BMO MSCI USA High Quality Index ETF (ZUQ)	6.11%
BMO S&P 500 Index ETF (ZSP)	5.94%
Goldman Sachs Group Inc	5.06%
Kinross Gold Corp	5.04%
Netflix Inc	4.95%
Dollarama Inc	4.75%

ASSET ALLOCATION

as of December 31, 2024



US Equity	35.18%
Cash and Equivalents	30.82%
Canadian Corporate Bonds	15.22%
Canadian Equity	10.60%
Foreign Corporate Bonds	6.48%
Other	1.70%

SECTOR ALLOCATION

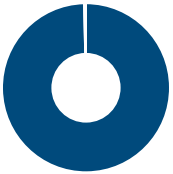
as of December 31, 2024



Cash and Cash Equivalent	30.82%
Fixed Income	22.09%
Consumer Services	10.80%
Exchange Traded Fund	7.07%
Financial Services	6.63%
Other	22.59%

GEOGRAPHIC ALLOCATION

as of December 31, 2024



North America	99.65%
Europe	0.33%
Latin America	0.02%

STYLE

as of December 31, 2024

	Value	Blend	Growth
Large			Large
Medium			
Small			

BMO Tactical Global Asset Allocation ETF Fund Adv

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, directly or indirectly, in a globally diversified portfolio of equity and fixed income exchange traded funds. The portfolio manager may change the mix of assets according to its outlook for each asset class.

Category	Tactical Balanced	Fund Manager	Start Date
Managed By	BMO Investments Inc.	Raymond Chan	05/24/2024
Inception Date	Apr 28, 2016	Colin Cieszynski	05/24/2024
MER	1.72%	Matthew Montemurro	05/24/2024
Total Assets (\$ millions)	203.54	Mirza Shakir	05/24/2024

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	-2.23%	2.75%	4.58%	16.03%	4.32%	4.13%	-	5.20%
Benchmark	0.17%	3.26%	8.97%	17.48%	5.06%	6.53%	7.49%	5.81%
Quartile	4	1	4	1	2	3	-	1

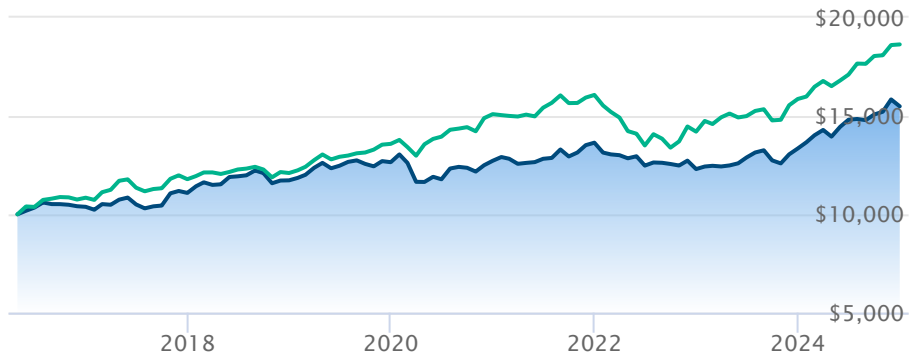
CALENDAR RETURN

as of December 31, 2024

Period	2024	2023	2022	2021	2020	2019	2018	2017	2016
Designated Fund	16.03%	8.52%	-9.84%	7.24%	0.57%	7.87%	5.76%	6.81%	-
Benchmark	17.48%	11.69%	-11.62%	6.48%	11.12%	12.26%	2.68%	8.66%	2.39%
Quartile	1	2	3	4	4	4	1	2	-

GROWTH OF \$10,000

Annual values as of December 31, 2024



BMO Tactical Global Asset Allocation ETF Fund Adv 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.

