

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of April 30, 2024

Franklin Canadian Core Plus Bd Fd O	24.58%
Franklin Canadian Government Bond Fund O	14.24%
Franklin Global Core Bond Fund ETF Series (FLGA)	7.19%
Franklin U.S. Core Equity Fund Series O	5.62%
Franklin ClearBridge Canadian Equity Fund O	4.50%
Franklin Canadian Short Duration Bd Fd O	4.29%
Franklin FTSE U.S. Index ETF (FLAM)	3.60%
Franklin Western Asset Core Pls Bd Fd Srs A - Open	3.59%
Franklin Brandywine Global Sust Inc Opt Fd A	3.58%
Franklin U.S. Rising Dividends Fund Series O	3.34%

ASSET ALLOCATION

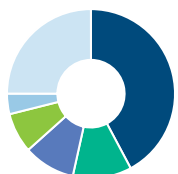
as of December 31, 2023



Canadian Government Bonds	20.35%
US Equity	19.75%
Canadian Equity	14.53%
Canadian Corporate Bonds	14.09%
International Equity	12.05%
Other	19.23%

SECTOR ALLOCATION

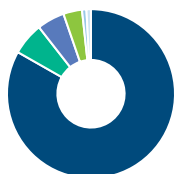
as of December 31, 2023



Fixed Income	42.18%
Cash and Cash Equivalent	11.33%
Technology	9.93%
Financial Services	7.67%
Consumer Services	3.92%
Other	24.97%

GEOGRAPHIC ALLOCATION

as of December 31, 2023



North America	83.18%
Europe	6.21%
Asia	5.31%
Multi-National	3.59%
Latin America	0.85%
Other	0.86%

STYLE

as of April 30, 2024

Value	Blend	Growth
		Large
		Medium
		Small

UNIVERSAL LIFE
CUSTOM PORTFOLIO INDEXED ACCOUNTS

BALANCED FUNDS

Franklin Quotential Balanced Income 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

The Portfolio's investment objective is to provide a balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards income.

Category	Global Fixed Income Balanced	Fund Manager	Start Date
Managed By	Franklin Templeton Investments Corp.	Michael Greenberg Ian Riach	03/14/2014 01/01/2019
Inception Date	Aug 19, 2002		
MER	2.00%		
Total Assets (\$ millions)	731.76		

COMPOUND RETURN

as of April 30, 2024

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	-2.20%	1.08%	9.39%	4.50%	0.44%	2.15%	2.87%	4.04%
Benchmark	-1.39%	1.04%	6.97%	3.16%	-0.13%	1.36%	4.08%	3.92%
Quartile	4	2	1	2	2	2	2	2

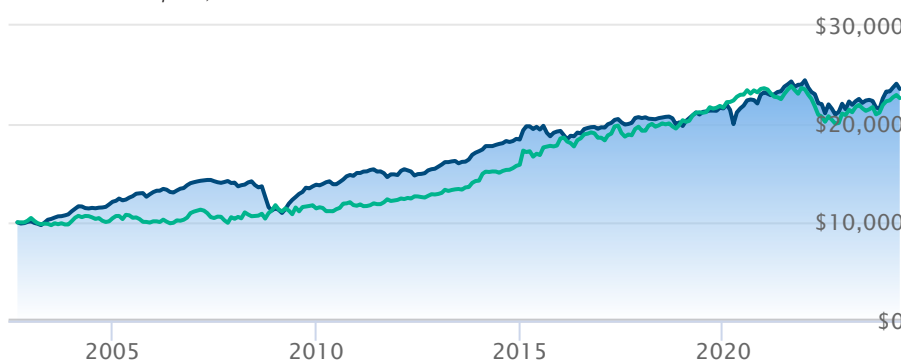
CALENDAR RETURN

as of April 30, 2024

Period	2023	2022	2021	2020	2019	2018	2017	2016	2015
Designated Fund	8.37%	-12.06%	5.27%	7.61%	9.03%	-3.90%	4.75%	1.92%	4.75%
Benchmark	6.74%	-11.13%	-0.49%	9.09%	6.30%	5.53%	3.81%	0.39%	16.91%
Quartile	2	3	2	2	3	4	2	4	2

GROWTH OF \$10,000

Annual values as of April 30, 2024



Franklin Quotential Balanced Income Port A

Fundata Global Fixed Income Balanced Index

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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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Data Provided By Fundata