

VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of July 31, 2024

| | |
|---|-------|
| BMO MSCI EAFE Index ETF (ZEA) | 5.88% |
| BMO S&P 500 Index ETF (ZSP) | 5.15% |
| Royal Bank of Canada | 2.95% |
| B7604357 CDS USD R V 03MEVENT 462326059 | 2.69% |
| CCPCDX 1.00% 20-Jun-2029 | 1.95% |
| Toronto-Dominion Bank | 1.95% |
| Canadian Natural Resources Ltd | 1.64% |
| BMO Global Infrastructure Index ETF (ZGI) | 1.62% |
| Canada Government 3.25% 01-Dec-2033 | 1.61% |
| Enbridge Inc | 1.52% |
| Constellation Software Inc | 1.30% |

ASSET ALLOCATION

as of May 31, 2024



| | |
|---------------------------|--------|
| Canadian Equity | 35.98% |
| Canadian Government Bonds | 18.28% |
| Canadian Corporate Bonds | 17.89% |
| US Equity | 14.60% |
| International Equity | 6.52% |
| Other | 6.73% |

SECTOR ALLOCATION

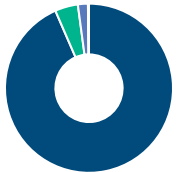
as of May 31, 2024



| | |
|--------------------|--------|
| Fixed Income | 35.37% |
| Financial Services | 13.47% |
| Technology | 8.35% |
| Energy | 6.67% |
| Consumer Services | 5.61% |
| Other | 30.53% |

GEOGRAPHIC ALLOCATION

as of May 31, 2024



| | |
|------------------------|--------|
| North America | 93.53% |
| Europe | 4.42% |
| Asia | 1.93% |
| Latin America | 0.16% |
| Africa and Middle East | 0.04% |
| Other | -0.08% |

STYLE

as of July 31, 2024

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

**UNIVERSAL LIFE
MANAGED INDEXED ACCOUNTS**

BALANCED FUNDS

BMO Monthly Income 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 objectives are: to provide a fixed monthly distribution, to preserve the value of your investment. As part of its investment objectives, the fund invests primarily in: Canadian fixed income securities with higher-than-average yields, issued by the federal government, provincial governments, government agencies and corporations, preferred and common shares, real estate investment trusts, royalty trusts and other high-yielding investments.

| | | | |
|-----------------------------------|---------------------------|---------------------|-------------------|
| Category | Canadian Neutral Balanced | Fund Manager | Start Date |
| Managed By | BMO Investments Inc. | Andrew Osterback | 04/02/2012 |
| Inception Date | Mar 22, 1999 | Robert Armstrong | 04/23/2024 |
| MER | 1.57% | Chris Childs | 04/23/2024 |
| Total Assets (\$ millions) | 5,815.59 | Sachal Mahajan | 05/24/2024 |

COMPOUND RETURN

as of July 31, 2024

| Period | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|-----------------|-------|-------|-------|--------|-------|-------|-------|-----------|
| Designated Fund | 3.98% | 7.00% | 7.52% | 11.85% | 2.75% | 4.88% | 5.24% | 5.61% |
| Benchmark | 4.19% | 6.37% | 7.86% | 11.88% | 3.67% | 6.02% | 5.15% | 6.50% |
| Quartile | 1 | 1 | 3 | 3 | 4 | 4 | 2 | 3 |

CALENDAR RETURN

as of July 31, 2024

| Period | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|-----------------|-------|--------|--------|-------|--------|--------|-------|--------|--------|
| Designated Fund | 7.79% | -9.21% | 11.73% | 4.27% | 14.17% | -2.05% | 5.92% | 6.44% | 2.42% |
| Benchmark | 9.43% | -8.20% | 11.90% | 7.61% | 15.62% | -4.30% | 6.22% | 11.97% | -3.02% |
| Quartile | 3 | 4 | 3 | 4 | 2 | 1 | 3 | 4 | 2 |

GROWTH OF \$10,000

Annual values as of July 31, 2024



BMO Monthly Income Fund Series A

Fundata Canadian 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