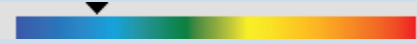


VOLATILITY



Based on 3 year standard deviation

TOP HOLDINGS

as of September 30, 2018

Franklin Bissett Core Plus Bond Fund Series O	21.54%
Franklin Bissett Canadian Government Bd Fd - Ser O	17.23%
Franklin Bissett Canadian Short Term Bond Fund O	7.33%
Templeton Global Bond Fund Series O	4.89%
Franklin Bissett Canadian Equity Fund Series O	4.66%
Franklin Liberty Global Aggregate Bond ETF	4.18%
iShares S&P/TSX 60 Index ETF (XIU)	3.99%
Franklin U.S. Rising Dividends Fund O	3.56%
Franklin Templeton Canadian Large Cap Fund O	3.32%
Franklin ActiveQuant Canadian Fund Series O	3.31%

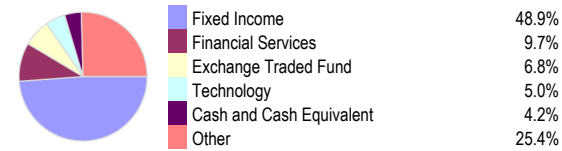
ASSET ALLOCATION

as of September 30, 2018



SECTOR ALLOCATION

as of September 30, 2018



GEOGRAPHIC ALLOCATION

as of September 30, 2018



STYLE

as of November 30, 2018

	Value	Blend	Growth	
		█		Large
				Medium
				Small

**UNIVERSAL LIFE
CUSTOM PORTFOLIO INDEXED ACCOUNT**

BALANCED FUNDS

Frk Quo 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 Neutral Balanced	Fund Managers	Start Date
Managed By	Franklin Templeton Investments Corp.	Stephen R Lingard	3/18/2010
		Michael Greenberg	3/14/2014
Inception Date	August 19, 2002		
Designated Fund MER	2.11%		
Total Assets (\$ millions)	360.51		

COMPOUND RETURN

as of November 30, 2018

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	0.98%	-2.83%	-2.10%	-2.57%	1.59%	3.37%	6.05%	4.42%
Benchmark	2.24%	-2.15%	-0.06%	1.38%	5.77%	8.78%	8.40%	-
Quartile	3	2	3	3	4	3	3	-

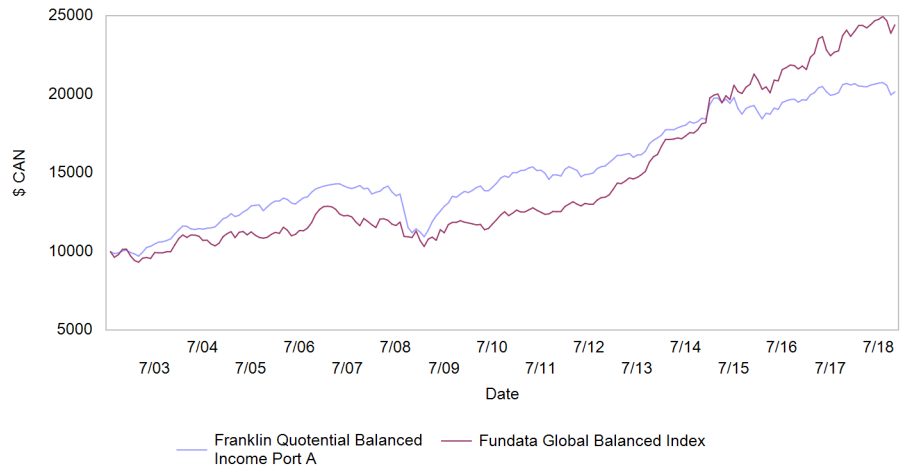
CALENDAR RETURN

as of November 30, 2018

Period	2017	2016	2015	2014	2013	2012	2011	2010	2009
Designated Fund	4.75%	1.92%	4.75%	6.86%	10.04%	5.78%	-1.40%	8.61%	20.80%
Benchmark	8.66%	2.39%	17.05%	12.44%	18.86%	8.49%	0.80%	4.85%	4.96%
Quartile	3	4	2	4	3	4	2	2	2

GROWTH OF \$10,000

Annual values as of November 30 2018



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. The 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. The BMO Life Assurance Company management fee will be deducted from the returns and will be reflected in the policyholders' fund value.

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.



Data Provided By Fundata