

BMO MM Navigator Real Return Funds Real life investing



As prices rise (inflation) the real value (spending power) of your clients' money can be eroded over time. To counter this threat, it can make sense to invest money with a view to generating a return that accounts for inflation – known as a real return – to maintain (in real terms) and hopefully increase your clients' spending power over the long term.

Designed to deliver real returns over the long-term

Launched in 2008, our BMO MM Navigator Cautious, Balanced and Growth Funds are designed to help individuals protect (and hopefully grow) the value of their hard-earned savings. Each fund is built through a combination of common-sense investment principles like diversification and long-term thinking together with our capabilities in manager selection and portfolio construction. Our focus is on delivering positive returns whilst protecting capital during more challenging periods.

Hard-wired global diversification



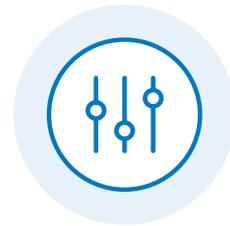
Each portfolio is built using a wide range of asset types. Alongside funds investing in equities and bonds we seek out attractive alternatives – an approach designed to help manage risk and harness a world of investment potential.

Multi-managers



We work hard to find the very best investment talent from right across the industry. The portfolio contains over 30 individual funds with each one providing access to a host of underlying individual income generating assets.

Aligned



Each fund in the range is risk profiled, allowing advisers to select a portfolio that is best suited to their individual requirements.

Key risks

Past performance is not a guide to future performance. The value of investments and income derived from them can go down as well as up and investors may not get back the original amount invested.

BMO MM Navigator Real Return Funds – working to beat inflation

Rising prices (inflation) can pose a real threat to the value of savings. Since 2008, our Real Return funds have proved capable of generating above-inflation performance over the long-term.

Inflation bites – and how to beat it

A £100,000 lump sum held over seven years

(Seven years – a typical market/economic cycle)

	As cash 'under the mattress' has seen its spending power fall in real terms to	£100,000
	Had it grown in line with UK CPI it would stand at	£77,470
	In a cash savings account* it would have risen to	£122,530
		£106,270

Or invested in our

	BMO MM Navigator Growth	£154,490
	BMO MM Navigator Balanced	£150,540
	BMO MM Navigator Cautious	£138,920

Real investing for real returns



* Moneyfacts Average Instant Access £100,000. Source: BMO Global Asset Management, Lipper IM, 31 Mar 20, C Acc Shares net of fees in sterling.

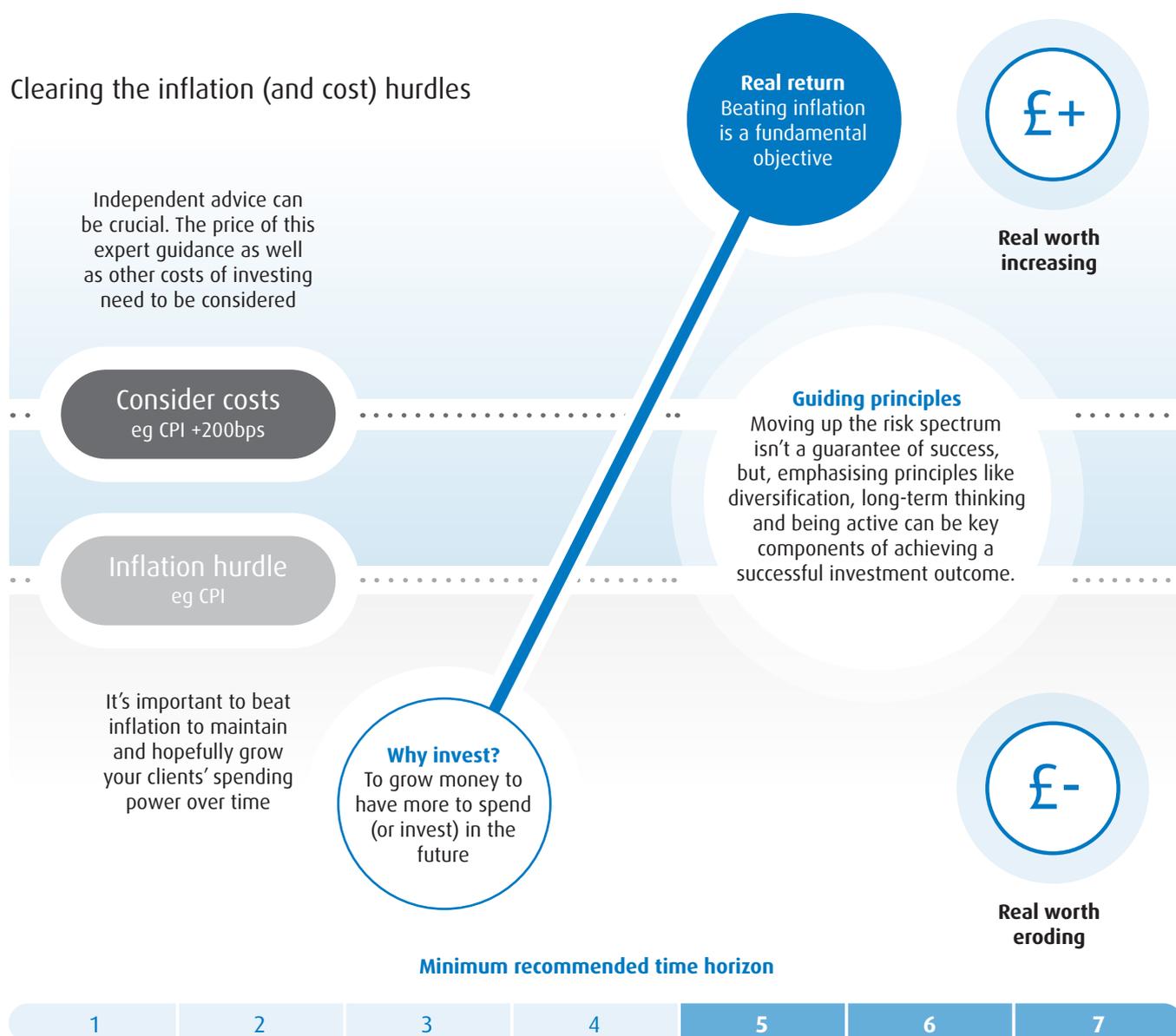
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Designed for investors

– seeking real investment returns

In a low interest rate world it's more important than ever for individuals to consider leaving the bank and putting their hard-earned savings to work with a view to maintaining, and hopefully growing, their spending power over the long term.

Clearing the inflation (and cost) hurdles

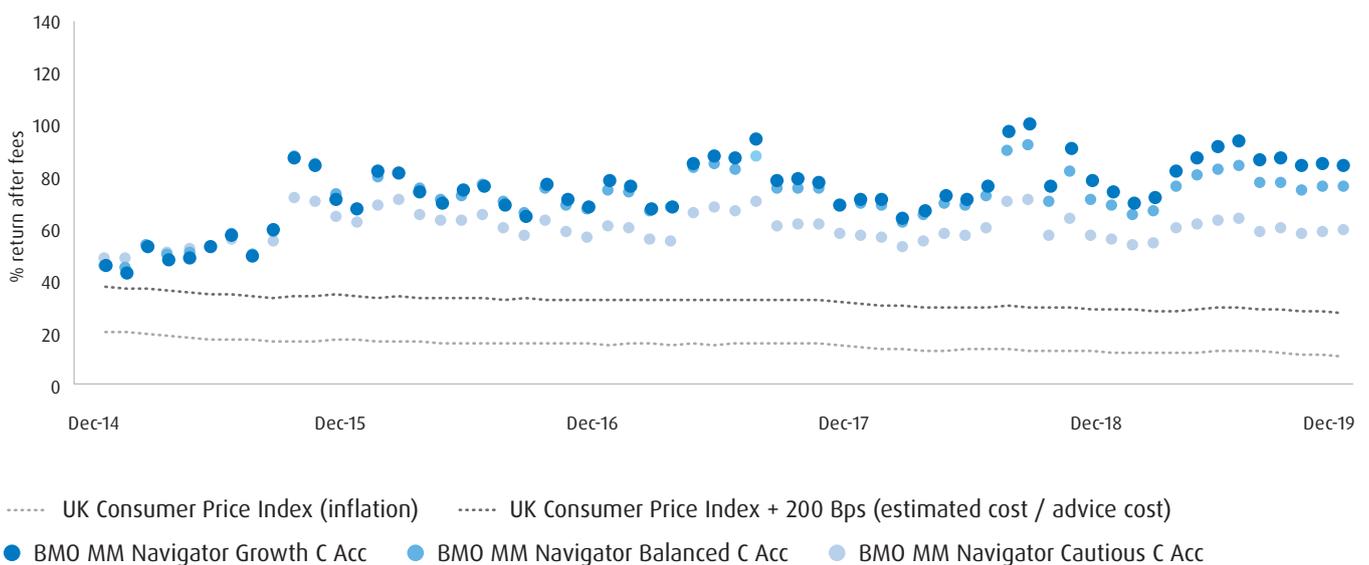


Remember – investing is a medium to long-term commitment. For context, a typical economic/market cycle is around 7 years.

BMO MM Navigator Funds – delivering real returns

Over every rolling seven-year period for the last 12 calendar years, our Cautious, Balanced and Growth funds have all delivered inflation-beating performance and cleared the estimated investment cost/ advice hurdle too. Past performance should not be seen as an indication of future performance.

Clearing the inflation (and cost) hurdle – outperformance of CPI +200bps



The seven year returns range from **43.5%** to **100.2%** net of fees.

Discrete performance Percentage growth (%)					
	Mar-19/ Mar-20	Mar-18/ Mar-19	Mar-17/ Mar-18	Mar-16/ Mar-17	Mar-15/ Mar-16
BMO MM Navigator Cautious C Acc	-12.3	-0.2	3.0	18.7	-1.8
BMO MM Navigator Balanced C Acc	-13.1	0.2	2.3	13.8	0.0
BMO MM Navigator Growth C Acc	-11.3	-0.3	3.8	21.9	-1.9

Source for performance figures: Lipper, net of fees as at 31 Mar 20.

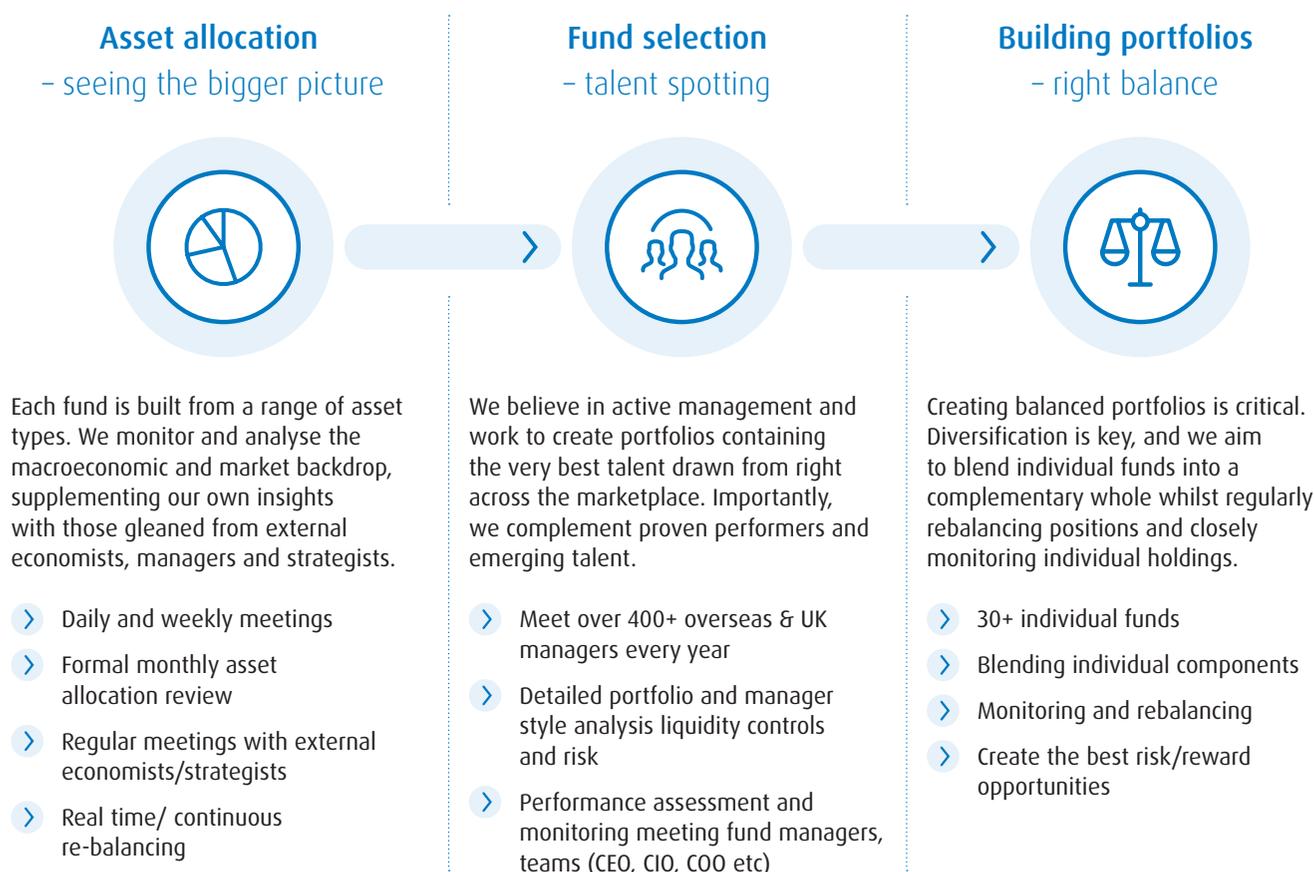
Key risks

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How we manage money for real returns

– active Multi-Manager investing

A proven and repeatable process is one of the key things we look for when selecting funds for the portfolios. We apply a similarly robust approach to managing our portfolios – actively managing investments at every stage.



“Our focus is on creating highly diversified portfolios capable of generating consistent performance through an approach that blends art and science with a large dose of common sense.”

Rob Burdett, co-head of BMO Multi-Manager Solutions

BMO MM Navigator Real Return Funds – the portfolios

Alongside dedicated income and global equity options, our Cautious, Balanced and Growth funds aim to deliver above-inflation returns over the long term with each portfolio risk profiled, allowing advisers to select a portfolio best suited to individual client requirements.

Diversified

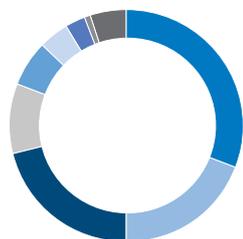
Providing access to a spread of asset classes, management companies, individual managers, investment styles and underlying holdings through 30+ underlying funds

Active

Access multiple layers of active investment expertise encompassing asset allocation, manager selection, underlying fund management, monitoring and rebalancing

BMO MM Navigator Cautious Fund

IA Mixed Investment 20-60% Shares



● Fixed Income	31.00%
● Specialist (Non-Equity)	20.97%
● UK	19.25%
● North America	9.67%
● Europe	6.41%
● Asia	4.16%
● Japan	2.92%
● Emerging Markets	0.90%
● Liquidity & Other	4.74%

Risk profiled:

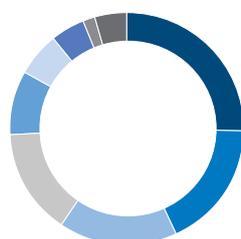


Rated by:



BMO MM Navigator Balanced Fund

IA Mixed Investment 40-85% Shares



● UK	25.50%
● Fixed Income	17.74%
● Specialist (Non-Equity)	16.33%
● North America	14.68%
● Europe	9.03%
● Asia	6.07%
● Japan	4.80%
● Emerging Markets	1.63%
● Liquidity & Other	4.29%

Risk profiled:

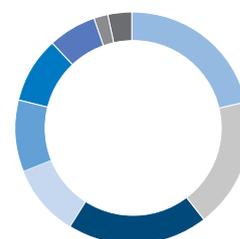


Rated by:



BMO MM Navigator Growth Fund

IA Flexible Investment



● Specialist (Non-Equity)	21.32%
● North America	19.16%
● UK	18.22%
● Asia	9.96%
● Europe	9.93%
● Fixed Income	9.32%
● Japan	6.59%
● Emerging Markets	1.94%
● Liquidity & Other	3.17%

Risk profiled:



Rated by:



Source: BMO Global Asset Management 31 Mar 2020, for illustrative purposes only.

Understanding risk and getting the right balance

Before investing it's important to think about financial goals and circumstances. These factors will help determine the choices that are made. Here we discuss the BMO MM Navigator Cautious, Balanced and Growth portfolios and the risks associated with making an investment.

Making money work harder than it would in a savings account usually means taking greater risk with capital. Our BMO MM Navigator Real Return Funds offer a range of options so investors can choose the balance of risk and potential reward that's right for them.

How does this work? Each portfolio invests in 30+ carefully selected individual funds across a range of asset classes – the type and proportions in each tailored with a view to delivering defined investment outcomes. For the Cautious, Balanced and Growth funds, that means long-term capital growth.

For those comfortable with higher levels of risk, the Growth fund with its higher equity exposure may be appropriate. Why? Because equities can offer scope for higher returns, but that potential comes with greater risk of loss.

More cautiously minded investors meanwhile, can select the Cautious fund with a higher allocation to fixed income assets. The likes of government and high-quality corporate bonds tend to be less volatile in their performance than equities. Balanced – as the name suggests – sits between the two.

Adviser and individual work together to decide which portfolio is the right option, usually by discussing financial aims and objectives together with investment timeframe.

Things to remember when considering investing

The value of investments and any income derived from them can go down as well as up as a result of market movements. You may not get back the original amount invested.

Expertise in numbers

1996 established in 1996; pioneers in multi-manager investing ever since

10 strong team

24+ years working together; a stability that's rare in this industry

200+ years' combined investment experience



The **Multi-Manager** People

Headed by Rob Burdett and Gary Potter, our 10-strong team is one of the most highly regarded in the industry. Established in 1996, we have defined a form of diversified investing that has consistently outperformed for over two decades. We're actively redefining how we can do it better, every day.

Don't just take our word for it

The team have worked together for over 24 years amassing extensive experience, insights and knowledge. This fund is rated by a host of agencies including Morningstar, Square Mile, FundCalibre and Rayner Spencer Mills.



Risk profiled

Conservative and capital aware management style and typical portfolio composition reflected in independent risk profiles.

Want to know more?

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English language copies of the Fund's Prospectus and English language copies of the key investor information document (KIID) can be obtained from BMO Global Asset Management, Exchange House, Primrose Street, London EC2A 2NY, telephone: Client Services on 0044 (0)20 7011 4444, email: client.service@bmogam.com or electronically at www.bmogam.com. Please read the Prospectus before taking any investment decision.

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