

Active multi-asset  
at passive prices.  
**This changes  
everything**

BMO Universal  
Multi-Asset  
Portfolio range

A groundbreaking investment solution  
from BMO Global Asset Management

# BMO Universal Multi-Asset Portfolio (MAP) range

Active management  
at passive prices



Here at BMO Global Asset Management we have considerable experience in managing multi-asset funds.

In addition, we have a core belief that 'active' management adds value, and this is particularly true when the economic outlook is more unsettled. Our active approach is forward looking and designed to give us the flexibility to respond to economic changes through our robust and disciplined investment process.

With annual costs capped at 0.29% per annum\* for an actively managed

multi-asset solution, the BMO Universal MAP range is truly groundbreaking.

## Six portfolio options

The BMO Universal MAP range offers six portfolios, so investors can either choose between five investment options which align to their risk attitude and desire for long-term return, or choose an option designed to provide steady income.

## Introducing the BMO Financial Group one of Canada's largest financial institutions

At BMO Global Asset Management (owned by the BMO Financial Group), we operate in more than 25 cities in 14 countries, and currently manage around £214+bn in assets for clients (as at 31 July 2020). In 2014, we acquired one of the worlds longest established asset managers, F&C Investments. At BMO



Global Asset Management, we manage over £39 billion in multi-asset portfolios. Our 29-strong multi-asset team have successfully run investment strategies for decades, predominantly in the institutional marketplace, to meet the needs of pension schemes, global institutions, trusts and charities.

The BMO Universal MAP range harnesses this depth of experience and resources. The funds invest in individual securities\*, derivatives\*\*, collective schemes\*\*\* and exchange-traded funds (ETFs)\*\*\*\*, with the aim of keeping costs low and delivering a predictable, long-term, inflation-adjusted return or a steady income.

\* A general label for a tradable financial instrument that holds a certain monetary value. Examples include equities and debt instruments (like bonds), and may also include derivatives (like futures).

\*\* A contract between two parties that derives its value from the performance of the underlying entity. This underlying entity can be an asset, index or interest rate.

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\*\*\*\* An investment fund that is traded on an exchange and aims to offer investors low cost exposure to certain indices or targeted investment objectives.



Deciding how to invest your hard earned savings is always a challenge. The investment world is fast-moving and there are many different investments to choose from.

Different investments (or asset classes) can deliver different returns over different time periods and this can change depending on the economic environment. As a result many investors choose multi-asset funds, which allows them to spread their investments and to avoid putting 'all their eggs in one basket'. By choosing a multi-asset fund to meet their investment needs, they place their trust in managers to make the right choices based on knowledge, research and expertise.

When it comes to investment there are two main approaches, active or passive. Active investing is where the manager invests in shares of companies they believe will deliver a good return for investors and provides the opportunity to have returns in excess of the market or limit the downside of the falls – though this is not guaranteed. With passive investing managers simply invest in a pre-determined basket of shares of a stockmarket such as the FTSE 100. It's a buy-and-hold strategy, meaning the investor is likely to experience the rise in their investment in line with that market, but also the falls. The trade off is that passive investing is generally cheaper than active investing.

To date investors have had to make a choice between low cost passive funds, or higher cost actively managed funds. Our BMO Universal MAP funds mean you can choose to invest in an active multi-asset fund with passive pricing, whether you're looking to grow your savings or take income from your portfolio.

## Time to make an active choice

**The value of investments and any income from them can go down as well as up and investors may not get back the original amount invested.**

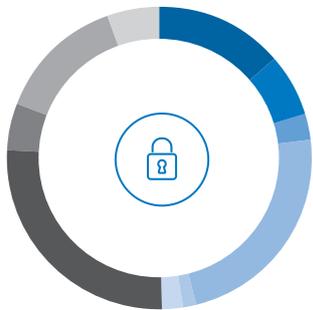
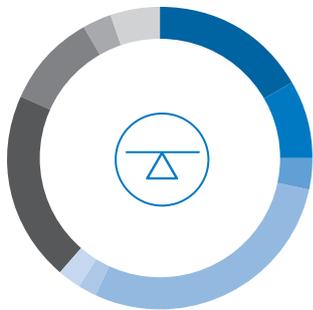
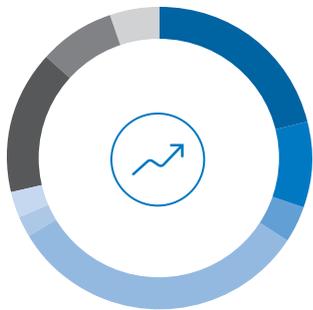
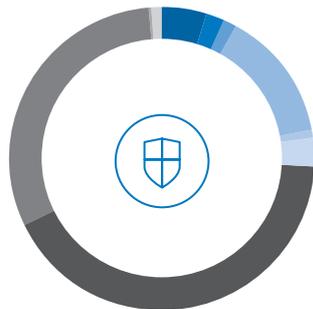
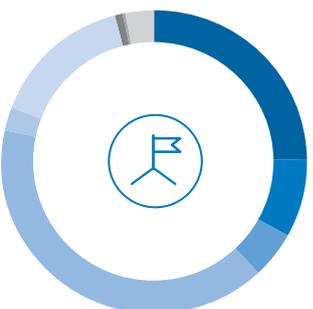
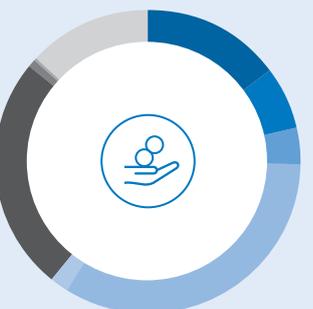


BMO Universal MAP Range has been developed to **meet a range of practical applications**

- › Investment ISAs
- › General Investment Account (GIA)
- › Retirement planning (SIPPs)
  - Accumulation
  - Drawdown
  - DB transfers

ISAs = Individual Savings Accounts | SIPPs = Self-Invested Personal Pension | DB = Defined Benefit.

## Six portfolio options

	BMO Universal MAP Cautious Fund	BMO Universal MAP Balanced Fund	BMO Universal MAP Growth Fund
<b>Investment objective</b>	Long-term growth consistent with a cautious volatility level over the long term	Long-term growth consistent with a balanced volatility level over the long term	Long-term growth consistent with a medium to high volatility level over the long term
<b>Annualised return expectation (5 years+)*</b>	CPI+ 2%*	CPI+ 3%*	CPI+ 4%*
<b>Typical asset class range</b> Equities	30 – 50%	40 – 60%	50 – 70%
<b>Typical asset class range</b> Fixed Income	50 – 70%	40 – 60%	30 – 50%
<b>Ongoing charge figure**</b>	0.29% capped	0.29% capped	0.29% capped
<b>Typical portfolio construction***</b>			
<b>Typical portfolio construction***</b>	<ul style="list-style-type: none"> <li>● UK equities</li> <li>● European equities</li> <li>● Japanese equities</li> <li>● North American equities</li> <li>● Pacific ex Japan equities</li> <li>● Emerging market equities</li> <li>● UK corporate bonds</li> <li>● UK index linked gilts</li> <li>● US corporate bonds</li> <li>● High yield bonds</li> </ul>		
<b>Investment objective</b>	Long-term growth consistent with a defensive volatility level over the long term	Long-term growth consistent with a medium to high volatility level over the long term	Steady annual income that is risk controlled
<b>Annualised return expectation (5 years+)*</b>	CPI+ 1%*	CPI+ 5%*	CPI+ 3%*
<b>Typical asset class range</b> Equities	15 – 35%	75 – 95%	40 – 60%
<b>Typical asset class range</b> Fixed Income	65 – 85%	5 – 25%	40 – 60%
<b>Ongoing charge figure**</b>	0.29% capped	0.29% capped	0.29% capped
<b>Typical portfolio construction***</b>			
<b>Typical portfolio construction***</b>	<ul style="list-style-type: none"> <li>● UK equities</li> <li>● European equities</li> <li>● Japanese equities</li> <li>● North American equities</li> <li>● Pacific ex Japan equities</li> <li>● Emerging market equities</li> <li>● UK corporate bonds</li> <li>● UK gilts</li> <li>● Cash</li> <li>● Global High Yield Bonds</li> </ul>		

Source: BMO Global Asset Management as at 30.04.19. \*CPI = Consumer Price Index. There is no guarantee that these expectations will be met. Return expectations are derived from a combination of the modelled historical asset allocation and return expectations for each asset class. Return expectations for each asset class are based on current yield for fixed income assets and a combination of dividends and GDP growth for equities. The value of investments and any income from them can go down as well as up and investors may not get back the original amount invested.

\*\*For illustrative purposes only.

## Interested?

Get in touch with your usual financial adviser to find out more

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The Fund is a sub fund of BMO Investment Funds (UK) ICVC III, an open ended investment company (OEIC), registered in the UK and authorised by the Financial Conduct Authority (FCA).

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](mailto:client.service@bmogam.com) or electronically at [www.bmogam.com](http://www.bmogam.com). Telephone calls may be recorded. Please read the Prospectus before taking any investment decision.

The information provided does not constitute, and should not be construed as, investment advice or a recommendation to buy, sell or otherwise transact in the fund. An investment may not be suitable for all investors and independent professional advice, including tax advice, should be sought where appropriate.

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