

# BMO Responsible UK Funds

– two equity funds to meet your investment needs

ESG is a mindset, not an asset class



Whether you are looking for growth or income, the BMO Responsible UK Funds have a long and proud history. We offer a choice of two funds, the BMO Responsible UK Equity fund is focused primarily on growing your investments, whilst the BMO Responsible UK Income Fund aims to deliver income and growth – an attractive combination for many investors.

	BMO Responsible UK Equity Fund	BMO Responsible UK Income Fund
<b>Target</b>	Long-term capital growth and some income focused on investment in high quality screened companies mainly listed in the UK.	Long-term capital growth and above average income focused on investment in high quality screened companies mainly listed in the UK.
<b>Date of launch</b>	1984	1987
<b>Number of Equity holdings</b> (approx)	60-75	55-70
<b>Maximum bond position</b>	N/A	20%
<b>Fund size</b> (as at 30.8.19)	£428 million	£336 million
<b>Benchmark</b>	FTSE All-Share Index	FTSE All-Share Index
<b>Benchmark type</b>	Comparator	Comparator

## An experienced team

The funds are run by an experienced team headed up by Catherine Stanley. The team have worked together for many years which supports the funds' long term approach. Each member specialises in different sectors.



Experience in years

Industry **28**

Team **19**

**Catherine Stanley**  
Managing Director and Head of Global Small Cap



Industry **12**

Team **12**

**Nish Patel**  
Director Global Small Cap



Industry **15**

Team **5**

**Gordon Happell**  
Director Global Small Cap



Industry **30**

Team **23**

**Peter Ewins**  
Director Global Small Cap



Industry **15**

Team **15**

**Patrick Newens**  
Director Global Small Cap



Industry **2**

Team **2**

**Bradley Walsh**  
Analyst

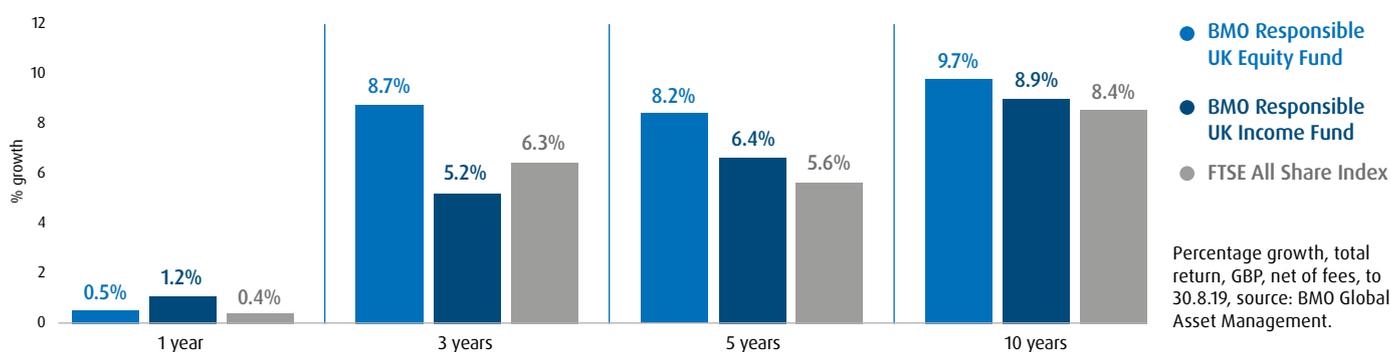
## Let's talk about risk

The value of investments and any income from them can go down as well as up. You need to be comfortable that you may not get back the original amount invested. An investment may not be suitable for all investors and independent professional advice, including tax advice, should be sought where appropriate.

# Excellent track records, for funds where quality matters



## Annualised performance vs benchmark

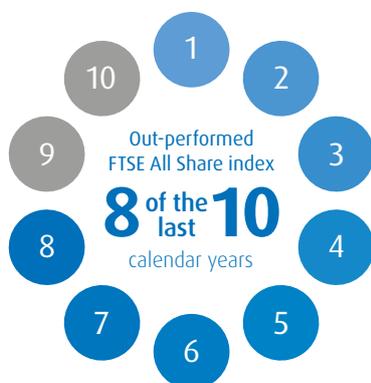


## Discrete performance (%)

	08/18-08/19	08/17-08/18	08/16-08/17	08/15-08/16	08/14-08/15
BMO Responsible UK Equity Fund	0.5	10.2	15.8	9.7	5.2
BMO Responsible UK Income Fund	1.2	3.4	11.2	7.8	8.9
FTSE All-Share	0.4	4.7	14.3	11.7	-2.3

Discrete performance, total return GBP, net of fees, 12 month periods to 30 Aug in each year. Source: BMO Global Asset Management.

**Our Responsible UK Income Fund is the only fund in the IA sector** to out-perform the FTSE All Share index in 8 of the last 10 calendar years.



Source: BMO Global Asset Management, 10 calendar years to 31.12.18.

## Our investing checklist

- ✓ **Quality matters** - Alongside factors like 'competitive advantage' we look for companies that effectively manage environmental, social and governance (ESG) issues - factors integral to assessing risk and reward potential.
- ✓ **Well managed** - Companies should be run by proven management teams, responsible in how they do business, appropriately incentivised and open to shareholder engagement.
- ✓ **Price matters** - We have a disciplined approach to valuation with a view to investing in companies at an attractive price and maintaining our holding for the long term.
- ✓ **Approved names** - Ahead of inclusion in the portfolio, companies are screened against defined criteria by our Responsible Investment team. Independent oversight of ratings is provided by the external Responsible Investment Advisory Council.

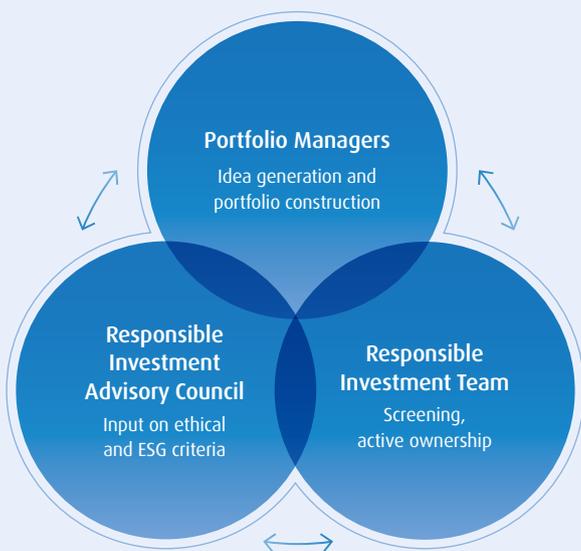
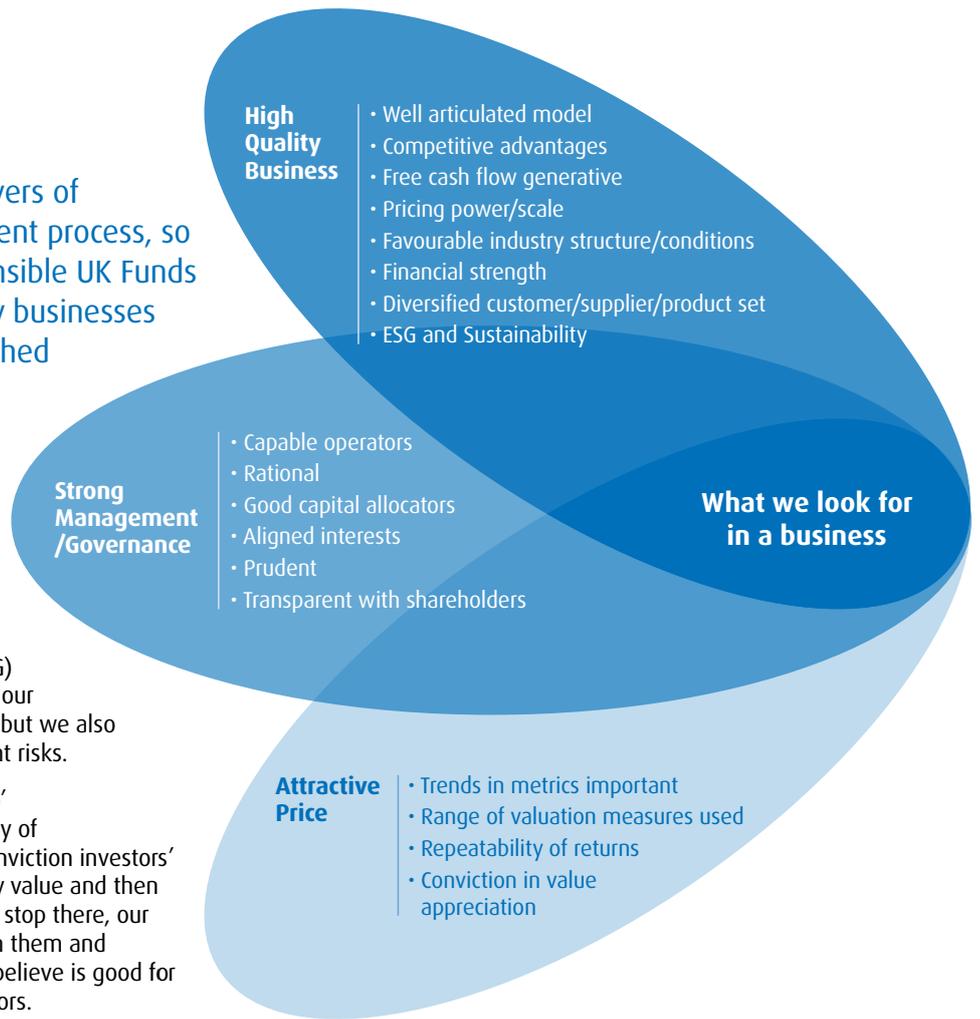
Past performance should not be seen as an indication of future performance. All fund performance data is net of management fees.

# Three layers of expertise

The funds benefit from three layers of expertise and a proven investment process, so investing in either of our Responsible UK Funds means you're invested in quality businesses that have been carefully researched and evaluated.

As responsible investors we apply ethical and sustainability criteria to our stock selection, avoiding sectors such as alcohol, gambling, pornography and coal mining, whilst only considering companies that have good environmental, social and governance (ESG) credentials. Our track record demonstrates our aim to deliver excellent long term returns, but we also have a strong focus on reducing investment risks.

The team select the companies 'bottom up' which means we concentrate on the quality of the business first and foremost. We are 'conviction investors' focusing on 55-75 companies that we really value and then we invest for the long term. And it doesn't stop there, our Responsible Investment Team engage with them and continue to encourage behaviour that we believe is good for business and therefore good for our investors.



Three layers of expertise

## Performance with principles is the new investment reality

For many years the perception was that responsible investing meant sacrificing investment returns. As pioneers of responsible investing over three decades, BMO has always believed that taking a responsible view pays dividends over the long term.

Responsible investing is not just about managing risk, it is about finding opportunities. We focus on quality companies that demonstrate a clear commitment to sustainability and our ambition is to deliver top quartile returns. With over 93% of senior UK business leaders believing that sustainability is vital to their business success, we have plenty investment opportunities to choose from.

We call this performance with principles.

## Responsible Investment is a core competency

**Leadership** – Aligned with our cultural values and embedded in our organisational mission

**Track record** – Large, dedicated ESG resource for over 20 years

**Breadth** – Market leading range of ESG products and solutions

**Engagement** – Extensive global engagement and voting programme

### Responsible Investment philosophy



### A history of innovation in Responsible Investment



## BMO Global Asset Management

– one of the world’s leading financial services providers

We are a global investment manager with offices in more than 25 cities in 14 countries, delivering service excellence to clients across five continents.

Our four major investment centres in Toronto, Chicago, London and Hong Kong are complemented by a network of world-class boutique managers strategically

located across the globe: BMO Real Estate Partners, LGM Investments, Pyrford International Ltd.

BMO Global Asset Management manages total assets of over £215 billion, as of 31.07.2019 and is a part of BMO Financial Group, a highly diversified financial services provider based in North America.

For more information please contact UK intermediary sales:

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- bmogam.com/intermediary
- bmogam.com/responsibleinvesting

## BMO Global Asset Management

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English language copies of the Prospectus and English language copies of the key investor information documents (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.**

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 Funds. 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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