

# BMO Cashflow Matching (Credit Only) LDI Fund

A straightforward, buy and maintain credit-based solution for UK defined benefit (DB) pension schemes looking for greater cashflow matching certainty.



**Nicola Thorpe**  
Director, Client Portfolio Manager,  
Fixed Income – EMEA

## Contact us




### Institutional business:

+44 (0)20 7011 4444

institutional.enquiries@bmogam.com

bmogam.com

Telephone calls may be recorded.

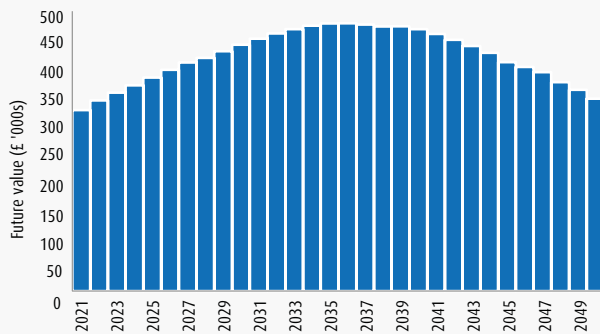
	What are UK DB pension schemes seeking in a cashflow matching portfolio?	What does the BMO Cashflow Matching (Credit Only) LDI Fund seek to provide?	How does the Fund seek to achieve this?
<b>Stable cashflow</b> 	High level of regular income to meet pension payments.	Cashflows aligned to typical pension scheme profile, distributions paid quarterly.	High quality, investment grade corporate bonds are invested to match the first 30 years of the liability cashflow payments of a typical UK DB pension scheme.
<b>Steady returns</b> 	Moderate additional returns to act as a buffer against adverse demographic experience or to support a self-sufficiency target.	£100 invested provides c. £95+ of corporate bond exposure.	Well diversified, buy and maintain corporate bond portfolio provides expected returns consistent with a typical self-sufficiency return objective.
<b>Responsible approach</b> 	Due consideration given to Environmental, Social and Governance (ESG) factors.	ESG factors fully incorporated into investment analysis and decision-making processes.	Ensure the companies we lend to have strong sustainable business models, minimise controversy risk and reflect the longer-term shifts in society towards a sustainable future.

The value of investments can go down as well as up as a result of market movements, changes in interest rates (and inflation expectations). Investors may get back less than the original amount invested.

The BMO Cashflow Matching (Credit Only) LDI Fund is an ideal self-sufficiency solution. It provides an efficient cashflow matching solution to those pension schemes who are looking for a stable, predictable source of income needed to help cover their benefit payments.

### Stable, predictable source of income

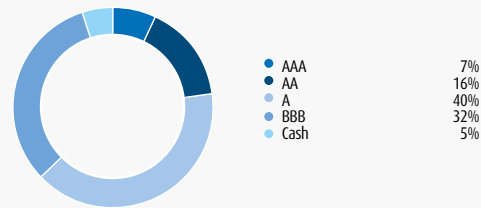
#### Annual cashflows per £10m invested



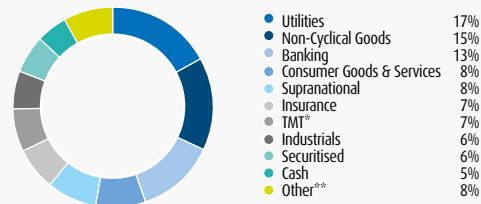
- Diversification across 230+ different issues and 150 issuers
- Liability cashflow profile aligned to BMO LDI Fund range

### High quality, diversified corporate bond portfolio

#### Credit Rating



#### Sector Allocation



## BMO Cashflow Matching (Credit Only) LDI Fund: an efficient cashflow matching solution

The BMO Cashflow Matching (Credit Only) LDI Fund is suited to:

- Schemes beginning to reduce risk as part of a flight path/journey plan.
- Schemes looking for a cheaper alternative to buy-in or buy-out.
- Cashflow negative / mature schemes looking for a high level of income.

Source: BMO Global Asset Management. For illustrative purposes only. Data as at 06-Aug-21.

\*TMT = Telecommunications, Media and Technology. \*\*Other includes Energy, Financial Services and Property.



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The Fund is a sub fund of BMO LDI Fund, a fonds commun de placement, registered in Luxembourg and authorised by the Commission de Surveillance du Secteur Financier (CSSF).

English language copies of the Fund's Prospectus 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 in the marketing material does not constitute, and should not be construed as, investment advice or a recommendation to buy, sell or otherwise transact in the Funds.

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