

BMO Global Low Duration Credit + LDI Fund

A straightforward, single fund, low dependency solution for UK defined benefit (DB) pension schemes.



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Telephone calls may be recorded.

	What are UK DB pension schemes seeking in a low dependency portfolio?	What does the BMO Global Low Duration + LDI Fund seek to provide?	How does the Fund seek to achieve this?
Liability hedging 	Typically targeting a higher hedge ratio.	£100 invested provides c.£100 interest rate and inflation protection.	Gilts-based liability hedge, allowing for sterling interest rate exposure in the corporate bonds. Self contained leverage rebalancing process, which minimises governance and the need to sell corporate bonds in the fund.
Steady returns 	Moderate additional returns as a buffer against adverse demographic experience or to potentially close the gap to buyout.	£100 invested provides c.£70-80 of global corporate bond exposure.	Highly diversified, global corporate bond portfolio that seeks to invest in the most attractive parts of the credit market.
Attractive cashflow 	High level of regular income to meet pension payments.	Quarterly inflation-linked cashflow.	Quarterly inflation-linked cashflow, linked to the cashflow payments of a typical UK DB scheme.

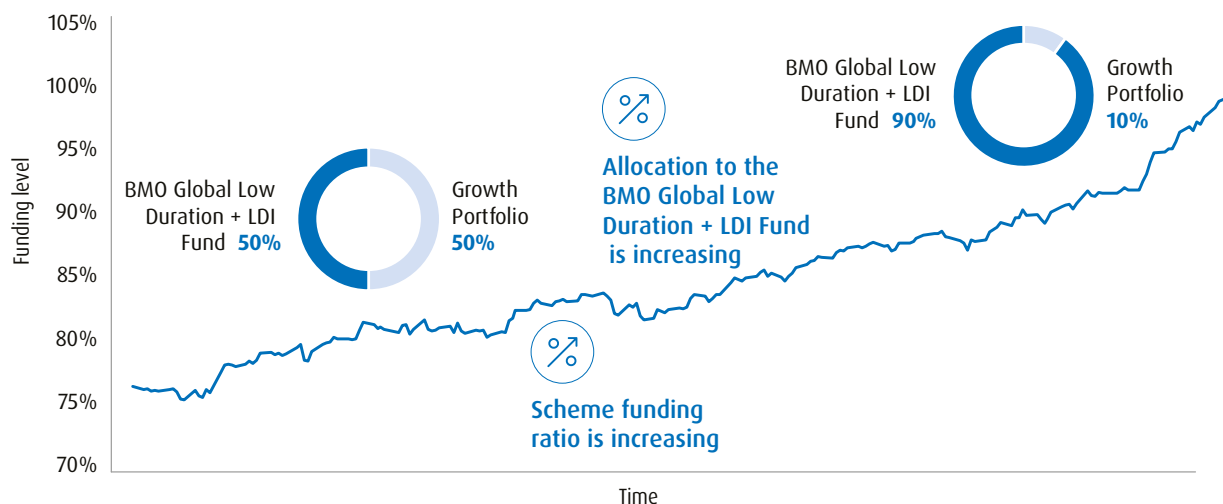
The value of investments can go down as well as up as a result of market movements, changes in interest rates (and inflation expectations). Investors may get back less than the original amount invested.



The BMO Global Low Duration + LDI Fund is an ideal low dependency solution. It also fits seamlessly into a de-risking plan/journey plan. Pension schemes can add to the Fund in stages as their funding position improves.

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Funding level and asset allocation change



Source: BMO Global Asset Management. For illustrative purposes only.

BMO Global Low Duration + LDI Fund: A readymade self-sufficiency solution

Schemes the BMO Global Low Duration + LDI Fund works for:

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



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The Fund is a sub fund of BMO Investments (Lux) I Fund, a société d'investissement à capital variable (SICAV), registered in Luxembourg and authorised by the Commission de Surveillance du Secteur Financier (CSSF).

English language copies of the Fund's Prospectus, summarised investor rights, 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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