

# Non-UCITS retail scheme Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## BMO Property Growth & Income Fund

Share Class: I Acc, (ISIN GB00BQWJ8687).  
This Fund is managed by BMO Fund Management Ltd.

### Objectives and investment policy

The investment objective of the Company is to deliver capital appreciation and income.

The Fund will seek to achieve this investment objective through at least 70% investment in and/or exposure to a combination of investments in UK commercial property and securities of property and property related issuers listed or operating in the countries of the European Union and/or the European Economic Area.

While the securities in which the Fund invests will mainly be equity securities (ordinary shares in companies), investment may also be made in fixed interest securities (securities that pay either a fixed or variable level of income on a periodic basis and generally repay a specified amount at a pre-determined date) and securities convertible into equities (which pay a fixed rate of interest with an option to convert into equities at a pre-determined price on a specified date).

The Fund may use derivatives (an investment contract between the Fund and a counterparty the value of which is derived from one or more underlying equities) for investment purposes, as well as for efficient portfolio management to maintain, increase or reduce exposure to particular securities or market indices. Such derivatives may include, but will not be restricted to, swaps, contracts for difference, forward currency contracts and financial futures and options.

The Portfolio may invest all or part of its assets in cash or money market instruments (including government securities) if, in the opinion of the Fund Manager, the prevailing market and economic conditions warrant the adoption of such a policy.

Up to 10% of the Portfolio may be invested in separately managed funds (including collective investment schemes) investing predominantly in securities in which the Fund may invest.

Non-sterling investments may be hedged back to sterling.

Any income earned by this share class will be reinvested back into the share class to help boost the value of a share.

There is no minimum holding period for this Fund. However, it may not be appropriate for investors who plan to withdraw their money in under 5 years.

Subject to the applicable investment restrictions, there is no prescription or restriction as to the proportion of the Fund that may be invested in or exposed to direct UK commercial property or securities of property and property related companies.

### Risk and reward profile

Historical data may not be a reliable indicator of the Fund's future risk and reward profile. The value of your investment may fall as well as rise.

You need to be aware of the following risks before investing:

**Currency Risk:** your investment may be adversely affected by changes to currency exchange rates.

**Liquidity Risk:** the ability to buy and sell assets at a favourable price may be affected by a low level of counterparties willing to enter into a transaction with the Fund.

**Derivative Risk:** derivative values rise and fall at a greater rate than equities and debt instruments. Losses can be greater than the initial investment.

**Market Risk:** the value of assets held by the Fund may go down as well as up. There can be no assurances that the investment objectives of the Fund will be achieved.

**Charge from Capital Risk:** taking the charges from the capital of the Fund to increase the distributable income may impact capital returns.

**Counterparty Risk:** to gain greater income the Fund may deposit cash with various approved Counterparties. Return of the cash is dependant upon the continued solvency of the Counterparty.

**Restricted Diversification:** investments are concentrated in companies which are focused on the property markets. These investments are limited to a relatively narrow segment of the economy. Performance may differ in direction and degree from that of the overall stock market.

## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	0.00%
Exit charge	0.00%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

### Charges taken from the Fund over a year

Ongoing charges	1.03%
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### Charges taken from the Fund under specific conditions

Performance fee	NONE
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The ongoing charges figure is based on the last year's expenses and may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).

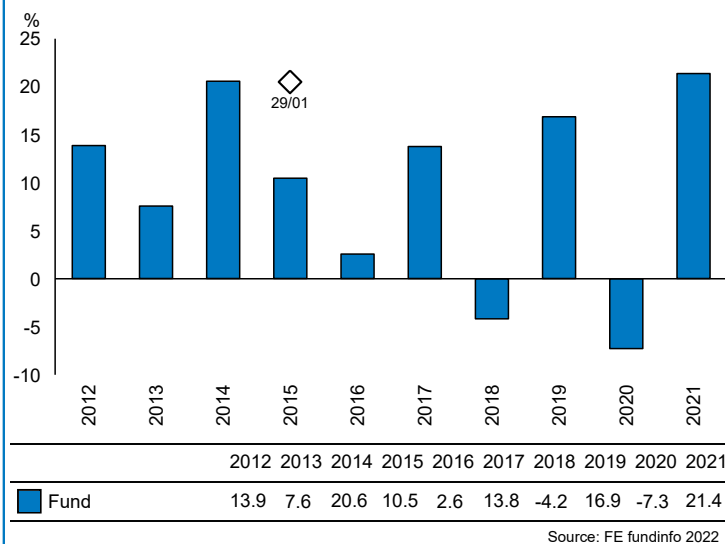
The ongoing charges figure is at 30/11/2021

It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the UCITS when buying or selling units in another collective investment undertaking.

For more information about charges, please see the section entitled Fees and Expenses in the Fund's prospectus, which is available at [www.bmogam.com](http://www.bmogam.com).

## Past performance



You should be aware that past performance is not a guide to future performance.

Fund launch date: 30/01/2015.

Share/unit class launch date: 30/01/2015.

Performance is calculated in GBP.

◇ Past performance until this date includes some simulated data or data for another share/unit class with similar characteristics.

The chart shows how much the Fund increased or decreased in value as a percentage in each year, net of charges (excluding entry charge), and net of tax.

## Practical information

This document is issued by BMO Fund Management Limited, a wholly owned subsidiary of Columbia Threadneedle Investments UK International Limited.

Further information regarding the Fund including copies of the prospectus, annual and half yearly report and accounts can be obtained free of charge from Retail Sales Support, BMO Global Asset Management, 6th Floor, Quatermile4, 7a Nightingale Way, Edinburgh EH3 9EG, telephone: Sales Support on 0800 085 0383, email: [sales.support@bmogam.com](mailto:sales.support@bmogam.com) or electronically at [www.bmogam.com](http://www.bmogam.com).

Details of the up to date remuneration policy including but not limited to a description of how remuneration and benefits are calculated will be available on [www.bmogam.com](http://www.bmogam.com) when and in so far as available.

Other practical information, including the latest published price for the Fund is available on our website [www.bmogam.com](http://www.bmogam.com).

The Depositary for the Fund is BNP Paribas Securities Services.

The tax legislation of the United Kingdom may have an impact on your personal tax position depending on your country of residence.

BMO Fund Management Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.