

Looking to add **consistent cash flow** to your portfolio?

Go global for cash flow



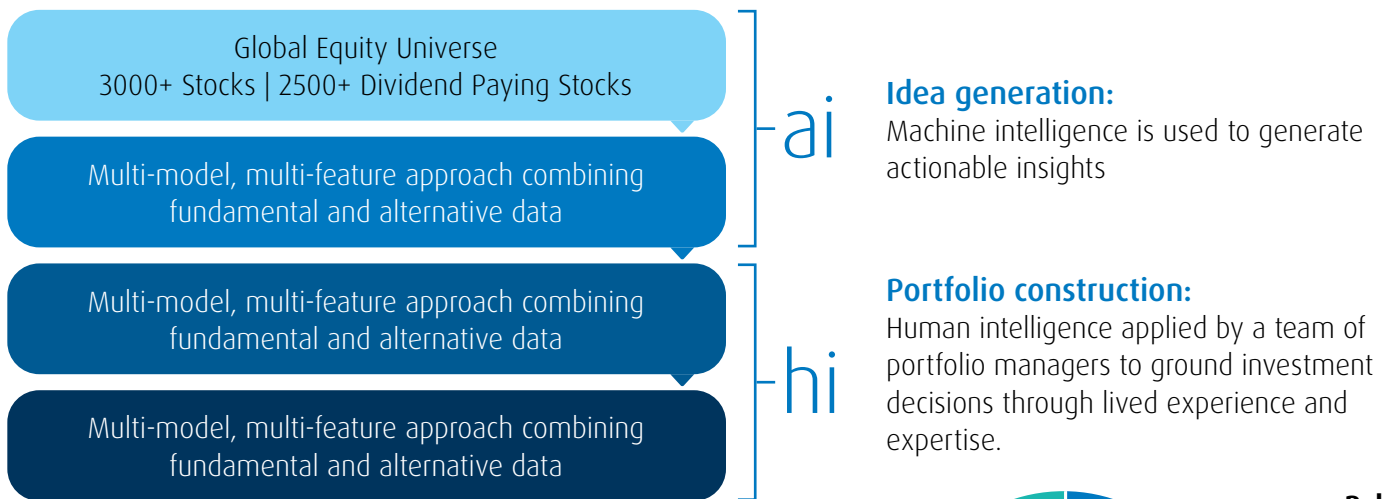
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Investment Process

Adding value through a fusion of Artificial Intelligence, Human Intelligence and Innovation.



Idea generation:

Machine intelligence is used to generate actionable insights

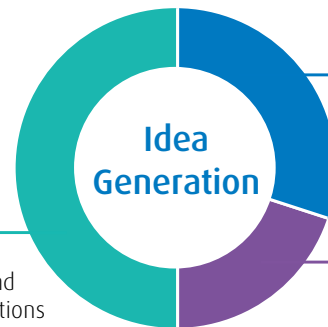
Portfolio construction:

Human intelligence applied by a team of portfolio managers to ground investment decisions through lived experience and expertise.

$$ai * hi * i = \alpha \text{ opportunities}$$

Machine Learning 50%

Earnings growth, dividend growth and dividend cut predictions



Relative Analysis 30%

Comparison of Fundamentals across global markets

Intrinsic Analysis 20%

In depth cash flow analysis for conviction

The i³ Investments™ difference



Focus on Growth, Payout and Sustainability

Sustained wealth building begins where price returns end. While the markets think short term valuations, we think Growth, Payout and Sustainability of cash flows.



Combining Artificial and Human Intelligence

The future is in humans and machines working together. We are setting the ground rules for the future of investing.



A Diverse Team

Our visionary team consists of a diverse group of real world experiences by portfolio managers, data scientists and engineers.

We Focus Only On What We Believe Matters

What we look for:

Examples of criteria:

Growth

Companies that can consistently grow their earnings and dividends

- 1-year forecast dividend and EPS growth rates by our AI model
- High relative ranking of earnings growth factors and fundamental characteristics within the sector
- Low earnings variability and consistent cash flow growth
- Historic 3-year EPS and dividend growth

Payout

A quality payout reduces volatility in share price movements

- Above median payout relative to the industry
- Low probability of dividend cuts and EPS decrease
- Stewards of consistent corporate policy

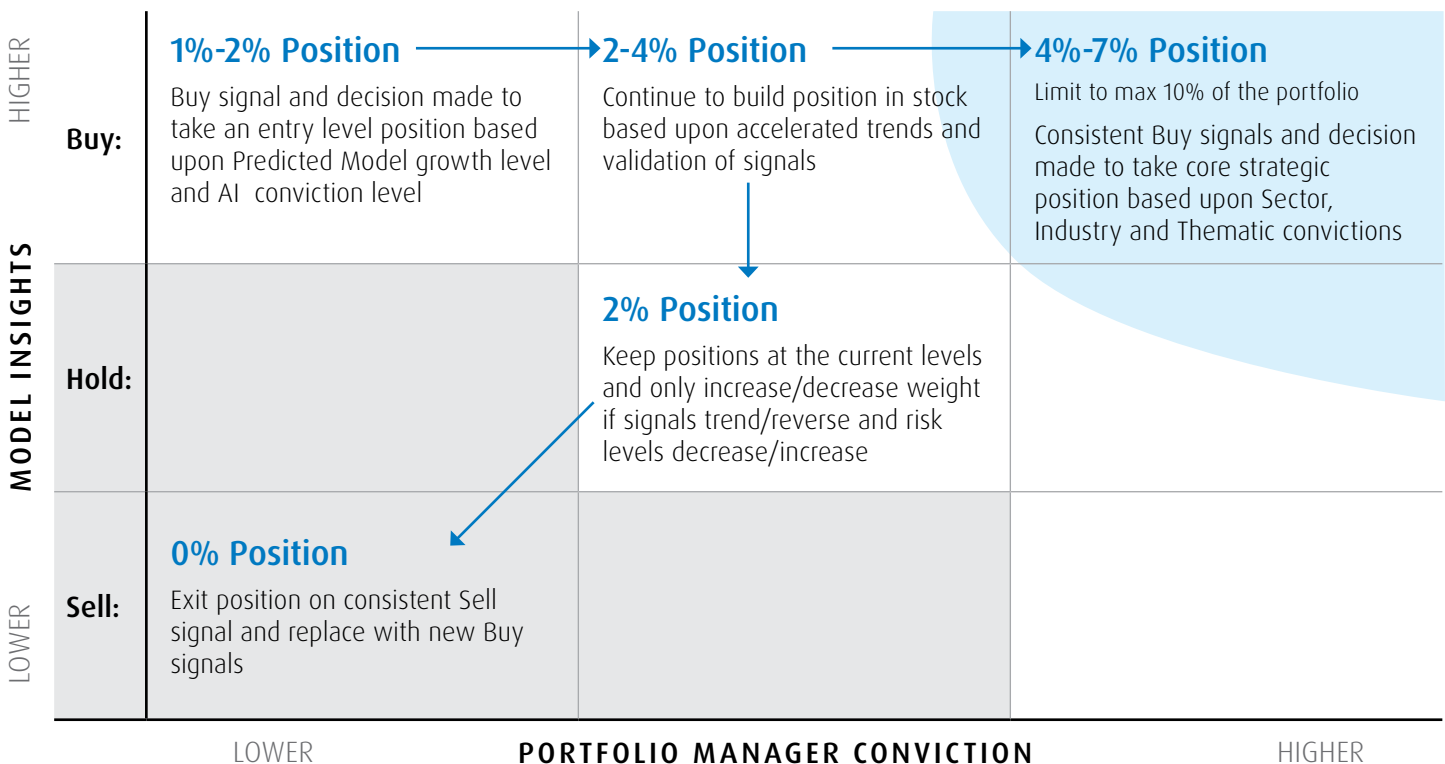
Sustainability

Robust global companies emphasize sustainable cash flow growth resulting in a low probability of a dividend cut

- Strong return on equity
- Low cost of capital
- Consistent free cash flow generation
- Global footprint and diversified revenues

Combining artificial and human intelligence to identify high-quality stocks capable of sustainable earnings and dividend growth

Point of Decision - Portfolio Construction and Risk Management



Series	MER (%) [*]	Front End [†]	Low Load [‡]	Deferred Sales Charge [‡]	Fee Based
Advisor	2.45	BM099725	BM098725	BM097725	-
Advisor US\$	2.45	BM079725	BM078725	BM077725	-
T6	2.45	BM034758	BM033758	BM032758	-
F	1.00	-	-	-	BM095725
F US\$	1.00	-	-	-	BM040725
F6	1.00	-	-	-	BM036725

^{*}Management Expense Ratio (MER) as at September 30, 2021 [†]Sales Charge [‡]Low Load and DSC purchase options are no longer available for sale.



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For a summary of the risks of an investment in the BMO Mutual Funds, please see the specific risks set out in the prospectus. ETF Series of the BMO Mutual Funds trade like stocks, fluctuate in market value and may trade at a discount to their net asset value, which may increase the risk of loss. Distributions are not guaranteed and are subject to change and/or elimination.