

# Align your Investments with your values



## BMO Sustainable Portfolios

Holding investing to a higher standard

**BMO Sustainable Portfolios** are a new suite of solutions that invest in companies committed to positive environmental, social and governance (ESG) outcomes. They focus on a **sustainable approach**, by investing broadly across markets in companies making a positive contribution.

### Your values define who you are

The decisions we all make impact the world today and shape it for future generations. Historically, it has been challenging for investors to apply their principles and values to their investments, but now they can. We're proud to introduce portfolios that allow you to raise the bar on your investments.

### What is responsible investing?

Responsible investment is an approach to investing that aims to incorporate environmental, social and governance (ESG) factors into investment decisions, to better manage risk and generate sustainable, long-term results.<sup>1</sup>

ESG INVESTING EMPOWERS YOU TO **EFFECT REAL CHANGE** IN BOTH YOUR FINANCIAL LIFE AND THE GREATER WORLD – DOING WELL BY DOING GOOD.

### Powerful building blocks for truly sustainable investments

Equity and Fixed Income ETFs that are designed to represent the performance of companies that have high ESG ratings relative to their peers.



+



The opportunity to benefit from active fund management, which can provide downside protection, risk control, flexible mandates and the potential to outperform the market.

<sup>1</sup> UN Principles for Responsible Investing

## ESG is in our DNA

At BMO Global Asset Management (BMO GAM), responsible investing is far more than a catchphrase. BMO Sustainable Portfolios leverage BMO GAM's 30+ years of ESG engagement expertise to give Canadians a better way to invest.



CA5.5bn

AUM in responsible funds as at 30 September 2019\*

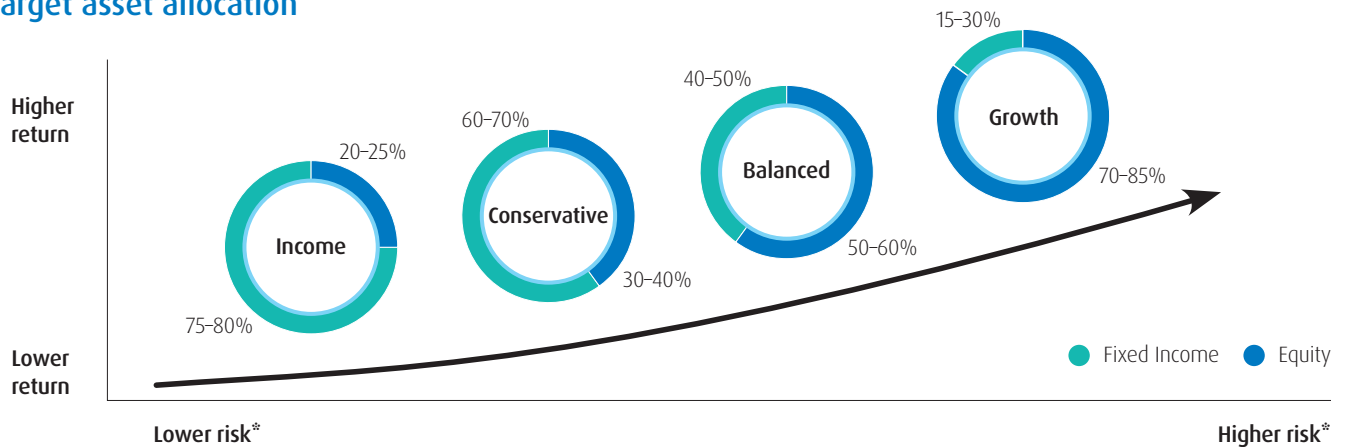
\* PRI Assessment Report 2019

## ESG: A sustainable way to invest



- 1 Growing scrutiny of companies through an ESG lens**  
ESG is becoming a regular part of investors' assessment of risk
- 2 The 'smart money' has adopted ESG**  
Institutional investors are leading the charge on ESG investing
- 3 Correlation of profit with purpose**  
ESG data can make a difference in risk and reward over time
- 4 Data-driven insights improving 'measurability' of ESG**  
ESG ratings and data are becoming more sophisticated and precise

## Target asset allocation



\*Risk is defined as the uncertainty of return and the potential for capital loss in your investments.

## BMO Sustainable Portfolios: Key benefits

- ✓ Invest in companies that follow ESG principles – avoiding those that don't.
- ✓ Actively managed portfolios designed to achieve your investment goals.
- ✓ All-in-one solution engineered for diversified global asset class exposure.
- ✓ Allows financial planning tools like regular contributions and withdrawals.

## Ready to invest with your values?

To learn more, contact your Investment Professional or visit [bmogam.com/responsible-investing](http://bmogam.com/responsible-investing) to find out how ESG and BMO Sustainable Portfolios can hold your investments to a higher standard.



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\*Risk tolerance measures the degree of uncertainty that an investor can handle regarding fluctuations in the value of their portfolio. The amount of risk associated with any particular investment depends largely on your own personal circumstances including your time horizon, liquidity needs, portfolio size, income, investment knowledge and attitude toward price fluctuations. Investors should consult their financial advisor before making a decision as to whether this Fund is a suitable investment for them.

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Commissions, trailing commissions (if applicable), management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus of the relevant mutual fund before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Distributions are not guaranteed and are subject to change and/or elimination. For a summary of the risks of an investment in BMO Mutual Funds, please see the specific risks set out in the prospectus.

BMO Sustainable Portfolios include: BMO Sustainable Income Portfolio, BMO Sustainable Conservative Portfolio, BMO Sustainable Balanced Portfolio, BMO Sustainable Growth Portfolio.

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