

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 Global Low Volatility Alpha Equity Fund, a sub-fund of BMO Investments (Ireland) plc Class D US\$ Accumulating ISIN IE00BZ122N69

Objectives and Investment Policy

The fund aims to achieve a return similar to or better than that of the MSCI All Country World Index with lower volatility. The fund invests mainly in globally listed, low risk equities of companies, that at the time of purchase, have a minimum market worth of US\$100 million. The fund invests in companies that are believed to be undervalued. The fund is expected to be diversified.

Portfolio transaction costs are paid from the assets of the fund in addition to the charges set out in the "Charges" section below and may reduce its returns.

For temporary defensive purposes, the fund may invest, without limitation, in money market instruments.

The fund may invest in other types of eligible investments, as disclosed in the prospectus for the fund.

This share class does not intend to distribute net income and gains.

You may sell your shares on any day on which banks in Dublin and London are open for business by submitting an application to the administrator, State Street Fund Services (Ireland) Limited, by 11:00 a.m. (Irish time) on such day.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money in the short term.

Risk and Reward Profile



The risk category is based on historical data and may not be a reliable indication of the future risk profile of the fund. The risk category shown is not guaranteed to remain unchanged, and it may shift over time. The lowest risk category does not mean the investment is "risk free". The fund is in category 4 because changes in the price of its shares have typically been moderate.

The fund may also be exposed to material risks that the risk indicator does not adequately capture. These may include:

Market risk: the value of assets in the fund is typically dictated by a number of factors, including the confidence levels of the market in which they are traded.

Currency risk: investing in assets denominated in a currency other than the share class currency exposes the value of the investment to exchange rate fluctuations.

Liquidity risk: the fund may not be able to sell or buy certain investments at a suitable time or at a reasonable price.

Operational risk: management, business or administration processes, including those to do with the safekeeping of assets, may fail, leading to losses.

For a more detailed explanation of these and other risks, please refer to the "Risk Factors" section of the prospectus for the fund.

Charges for this fund

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	none
Exit charge	none

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

Charges taken from the fund over a year

Ongoing charge	0.15%
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Charges taken from the fund under certain specific conditions

Performance fee	none
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The entry and exit charges shown are maximum figures that may be charged. In some cases you may pay less. You can find out the actual entry and exit charges from your financial adviser or by contacting the distributor.

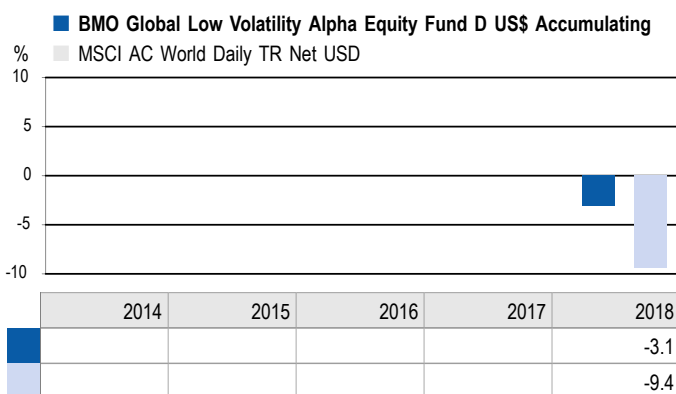
The entry and exit charge include a charge of up to 1.00% which may be retained by the fund to cover the cost of buying or selling securities by the fund and preserve the value of the fund.

The ongoing charge figure shown is based on fees and expenses for the year ended 31 December 2018. This figure may vary from year to year. This figure excludes portfolio transaction costs.

A switching fee of maximum 5% may apply.

For more information about charges, please see the "Fees and Expenses" section of the fund's prospectus.

Past Performance



Past performance is not a guide to future performance.

The past performance of this share class takes account of ongoing charges. The fund was launched as a UCITS in 2013. The past performance has been calculated in USD.

The past performance of this share class, when available, will take account of ongoing charges, excluding entry and exit charges. The share class was launched in 2017. The past performance, when available, will be calculated in USD.

Practical Information

Custodian:

State Street Custodial Services (Ireland) Limited

Further Information:

More information on this fund, such as the prospectus and the latest annual and half-yearly reports, can be obtained free of charge in English from the administrator, State Street Fund Services (Ireland) Limited, 78 Sir John Rogerson's Quay, Dublin 2, Ireland. More share classes are available for this fund. For more details contact the administrator.

This document is specific to the fund and share class stated at the beginning of this document. However, the prospectus, and annual and half-yearly reports are prepared for the entire umbrella. Other key investor information documents are available for other sub-funds and share classes.

It is possible to switch your shares into shares of a different share class of the fund or another sub-fund within BMO Investments (Ireland) plc. Please refer to the prospectus for further details.

The fund is a sub-fund of BMO Investments (Ireland) plc, an umbrella fund with segregated liability between sub-funds. The assets and liabilities for this fund are segregated by law from the other sub-funds of BMO Investments (Ireland) plc.

Remuneration Policy:

Information on the Company's current remuneration policy including a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits is available at www.bmo.com/pyrford and a paper copy of such information is available to investors free of charge upon request.

Other Practical Information:

The latest share prices, as well as other practical information, is available from the administrator, State Street Fund Services (Ireland) Limited, 78 Sir Rogerson's Quay, Dublin 2, Ireland.

Tax Legislation:

Ireland tax legislation may have an impact on your personal tax position. For further details, you should consult a tax advisor.

Liability Statement:

BMO Investments (Ireland) plc 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.