

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.

Pyrford Global Total Return (Sterling) Fund, a sub-fund of BMO Investments (Ireland) plc Class B £Stg Distributing ISIN IE00BZ0CQH94

Objectives and Investment Policy

The fund aims to provide a stable stream of returns that beats the rate of inflation over the long term while at the same time minimising changes in the share price of the fund and aiming to protect investors from losses as compared to the market. The fund invests in high quality fixed interest debt issued by governments and equities (shares) of companies that, at the time of purchase, have a minimum stock market worth of US\$500 million. The fund can invest worldwide, however it places particular emphasis on North America, Europe (including the UK) and the Asia Pacific Region (including Japan). The fund will have significant exposure to pound sterling-denominated assets.

The fund may invest up to 20% of its assets in the emerging global markets (markets at an early stage of development) and up to 25% of its assets in cash.

The fund may use derivatives to gain exposure to fixed interest debt, equities (shares) or an index, to manage risk and help meet the fund's

objective. A derivative is a financial instrument whose value is based on the performance of another financial asset, index or investment.

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 pays a dividend to you quarterly on 31 March, 30 June, 30 September and 31 December or as maybe otherwise determined.

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:

Credit risk: the issuer of a debt security may not be able to repay the full amount due on the maturity date, or the change in the price of a bond may

be significant because of changes in interest rates or other market factors and this may reduce the value of your investment.

Emerging markets risk: securities in emerging markets may involve a higher degree of risk because these markets may be more unstable than developed markets due to regulatory, political, economic and social factors.

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.

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

Derivatives risk: where derivatives are used to obtain, increase or reduce exposure to fixed interest debt, equities (shares) or an index, these derivatives may have an impact on the fund's risk profile.

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	1.50%
Exit charge	1.50%

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	0.84%
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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.

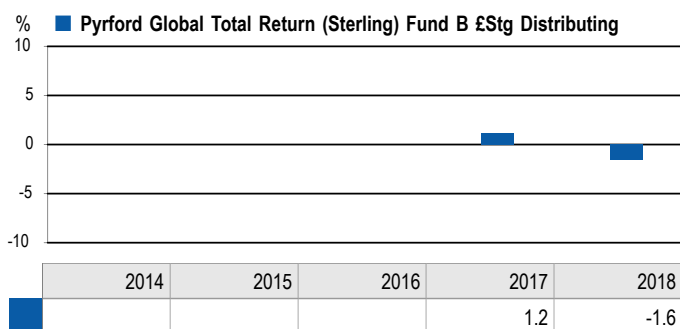
The entry and exit charge include a charge of up to 1.00% which may be retained by the fund to cover the cost of buying or selling securities by the fund and preserve the value of the fund.

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



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 2016. The past performance, when available, will be calculated in GBP.

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.