

Why Artificial Intelligence Giants are Heading North to Montréal





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01 Top Reasons to Invest in AI in Greater Montréal





Top reasons to invest in AI in Greater Montréal



Canada's University Capital



\$1 billion + funding dedicated to university research





Montréal's **Yoshua Bengio** is the winner of the prestigious **Turing Award 2018** and the **most cited computer scientist per day** (September 2018)

Joëlle Pineau, Associate Professor with the School of Computer Science at McGill University and the Head of the new Facebook Al Research lab



500+ researchers MSc, PhD, post-doc and applied AI students at Mila, the world's largest academic research lab in deep learning and reinforcement learning



More than \$2 billion in Al investments announced in Greater Montréal since 2016



More than **11,000 university students** enrolled in Artificial Intelligence and data-related programs



The Canadian government chose Montréal as headquarters for scale ai, Canada's AI supply chain supercluster



Montréal has all the major players, plus a thriving community and ecosystem

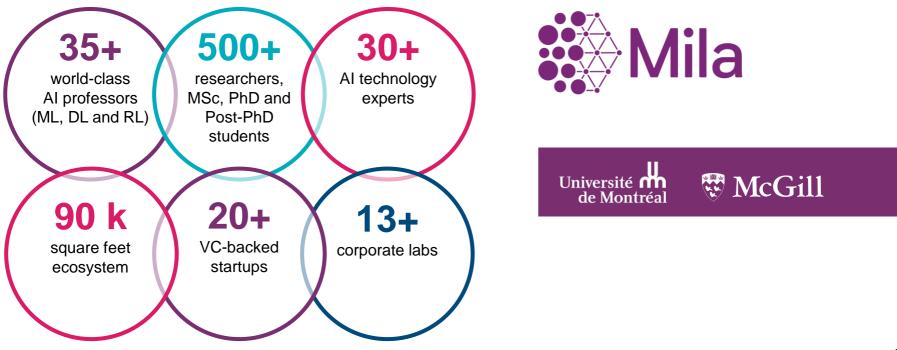
02 A World-Class Artificial Intelligence Hub





Mila, the world's largest academic research lab specialized in deep learning and reinforcement learning

A unique, interconnected & collaborative ecosystem of AI researchers, startups and major players



A unique centre of excellence: IVADO (Institute for Data Valorisation)

 1,300+ scientists (professors, professionals and students) in data science, operations research and AI



- #1 for publications worldwide
- 200+ collaborative research projects





Montréal's leading Al researchers

- Winner of the Turing Award 2018: "Nobel Prize of computing"
- Winner of the Killam Prize for Natural Sciences
- Elected to the Royal Society, the prestigious British fellowship
- The most cited computer scientist per day (Sept. 2018)
- Full Professor, Department of Computer Science and Operations Research, Université de Montréal
- Scientific Director of MILA
- CIFAR Program Co-Director, Learning in Machines and Brains
- Scientific Director of IVADO
- Canada Research Chair in Statistical Learning
 Algorithms
- Worked at the CIFAR research institute alongside Yann LeCun (now at Facebook) and Geoffrey Hinton (now at Google).





Montréal's leading Al researchers

🐯 McGill

McGill University is also home to leading experts in the field of reinforcement learning and robotics



Doina Precup

is an Associate Professor with the School of Computer Science at McGill University. She is also the Head of the new DeepMind Lab in Montréal. Her research interests include Artificial Intelligence, machine learning and the application of these methods to real-world problems.



Joëlle Pineau

is an Associate Professor with the School of Computer Science at McGill University, where she co-directs the Reasoning and Learning Lab. She is also the Head of the new Facebook AI Research lab. Her research centers on developing efficient algorithms for learning and decision-making in partially observable stochastic domains, and applying these algorithms to complex problems in robotics and health care.



Gregory Dudek

is the Director of McGill School of Computer Science, a member of the McGill Research Centre for Intelligent Machines (CIM) and an Associate member of the Department of Electrical Engineering at McGill University. He is also the new Head of the Samsung Al Centre. His research areas include autonomous navigation, robots that learn, mobile robotics, machine learning, robot localization, and computer vision.

Montréal's leading Al researchers

Université **M** de Montréal



Aaron Courville

is an Associate Professor at the University de Montréal and a member of MILA. He specializes in the development of deep learning models and methods, computer vision, natural language processing, audio signal processing and speech understanding.

Simon Lacoste Julien



is an Assistant Professor at the University de Montréal and a member of MILA. His research interests include structured prediction, latent variable models, convex optimization, approximate inference, combining generative and discriminative methods/frequentist and Bayesian statistics, and applications such as NLP, information retrieval, computer vision, and computational biology.

Pascal Vincent

is an Associate Professor at the University de Montréal and a member of MILA. His research focuses on discovering fundamental computational principles that underlie the extraordinary capabilities to learn from the environment, understand it and adapt to it that characterize intelligence.



Christopher Pal

is an Associate Professor at École Polytechnique de Montréal and a member of MILA. He specializes in computer vision and pattern recognition, computational photography, natural language processing, statistical machine learning and applications to human computer interaction.

POLYTECHNIQUE Montréal



Andrea Lodi

is a Full Professor at École Polytechnique de Montréal and the Canada Excellence Research Chair in Data Science for Real-Time Decision-Making, as well as a member of MILA. His work centers on three of Montréal's key areas of academic excellence: operations research, Artificial Intelligence, and mathematical optimization.



Major public investment

\$93.5M from the First Research Excellence Fund (2016) \$100M over the next 5 years for the creation of a Québec Al cluster (2017) \$40M over the next 5 years for the creation of a Québec Al cluster

over the next 5 years for the creation of a Québec Al cluster (2017)

Montréal chosen as headquarters for scale ai, the only Canadian AI cluster

\$313M

for Scale Al Supercluster (2018) and for the development of Al talents (2019)

\$329M

over the next 5 years to accelerate the adoption of Al in Québec (2019)

Montréal selected for Canadian Al Cluster headquarters

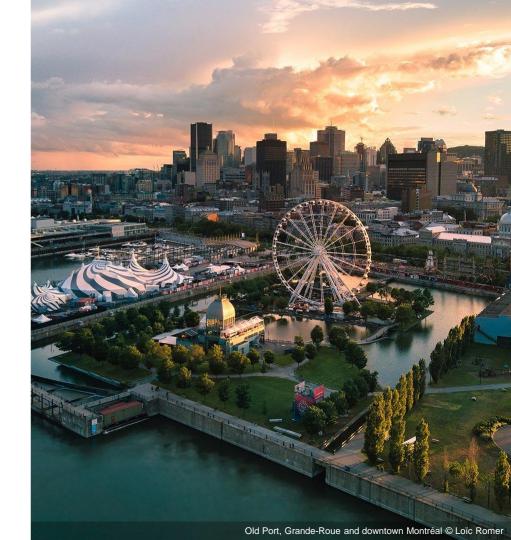
SCALE AI

The Canadian government chose Montréal as headquarters for scale ai, Canada's AI supply chain supercluster, dedicated to building the next-generation supply chain and boosting industry performance by leveraging AI technologies.

Al Québec



The Québec government also chose Montréal as headquarters for AI Québec, to make Québec a leader in AI research and innovation, business startups and organizational AI adoption.





OBVIA, a unique observatory to produce and use AI and digital technology responsibly

- The International Observatory on the Societal Impacts of Artificial Intelligence and Digital Technologies (OBVIA), helps to maximize the positive spinoffs of AI and digital technology and to mitigate the negative effects of technology
- 18 universities and colleges in Québec



- Over 100 partners in Québec, across Canada and internationally
- Over \$1M per year to finance innovative research projects and grants
- Over 180 researchers working across disciplines

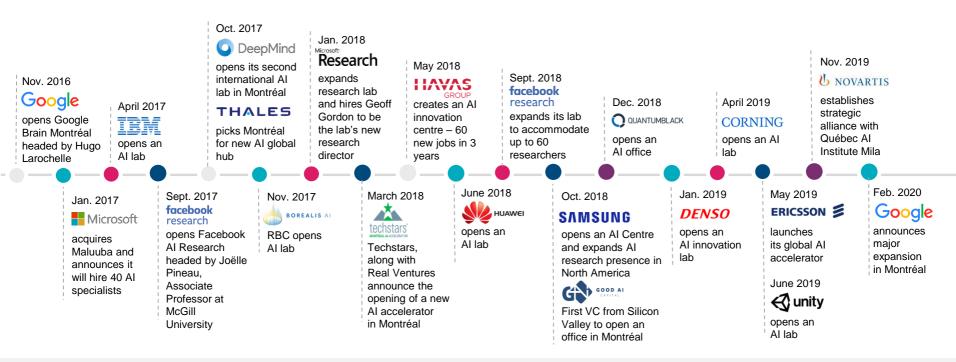


Creation of a Montréal-based international centre of expertise for the advancement of AI



- As part of the Global Partnership on Al (GPAI), which was recently discussed at the G7 Leaders' Summit in Biarritz in August 2019.
- In collaboration with industry, the scientific community and civil society and supported by, among others, the International Observatory on the Societal Impacts of AI and Digital Technologies.
- Will contribute to the responsible development of Al founded on ethical principles, human rights, inclusion, diversity, innovation and economic growth.

A few of the world leaders developing their AI expertise in Montréal



Other foreign companies flourishing in Greater Montréal



BIOS axionable

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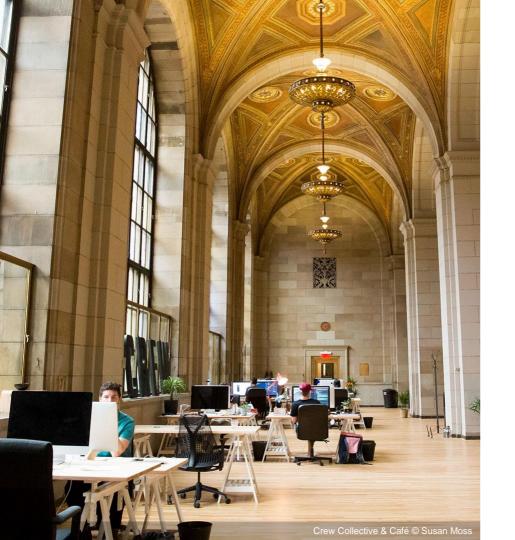




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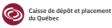
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A booming startup ecosystem

- One of the top startup ecosystems in the world
- US\$1.7 B+ in VC investments since 2018 in Montréal
- 30+ incubators/accelerators – and counting!
- 45+ coworking spaces
- Lucrative funding for Montréal's AI companies:

ELEMENT	raised US\$151 M – September 2019 – Series B
	raised US\$102 M - June 2017 - Series A
🗮 hopper	raised US\$100 M - October 2018 - Series D
🥺 dialogue	raised US\$30.3 M - June 2019 - Series B
mnubo	raised US\$13 M - January 2018 - Series B
🗘 algolux	raised US\$10 M - May 2018 - Series A-1



CDPQ-AI Fund: \$250 M dedicated to AI (2019)

Source: "Global Ecosystem Report", 2018; "Montréal Startup Ecosystem Report", Credo, 2016; "Midterm Report" – Smart City, February 2017; Canadian Report "Money Tree", PwC Canada | CB Insights, 2019.

The best AI accelerators and incubators in the world to help develop tomorrow's breakthroughs



Techstars Montréal AI will select startups that advance the development and application of Artificial Intelligence across all industries and markets.



Powered by ETS, Centech provides mentoring, coaching and financial support to AI companies. The program is run in partnership with Thales.



A partnership with HEC Montréal, CDL-Montréal will run a specialized program focused on Artificial Intelligence and data science to capitalize on Montréal's expertise in the sector.



An accelerator and founder development program for early or idea stage AI-enabled startups.



FounderFuel is an accelerator program providing structured and unstructured mentoring and coaching by proven entrepreneurs over a fourmonth residency program for two cohorts of 8 to 10 companies per year.



Recently ranked as the 8th best Business Incubator – Managed by a University by UBI Global. The Centre has helped establish 125 active startups that employ over 1,200 people and have raised \$110 M to date.



A venture capital firm specializing in incubation, seed, growth financing, and early-stage startup investments. Specialized in the consumer electronics technology market, with a special interest in companies leveraging AI.

Sample of leading companies active in AI in Montréal



Examples of Montréal companies using AI in various fields



IMAGIA: AI-driven personalized care.

wrnch

wrnchAI: digitizing human motion and behaviour from standard video.



Algolux: using machine learning to empower cameras to see more clearly.

ΑυτοΜΑΤ

Automat: helping companies use AI to talk to their customers, understand them and serve them better.



LANDR: machine learning audio production platform, offering audio creators a suite of tools to support the lifecycle of creation.



Via: helping energy companies across the globe realize the value of their data through AI and blockchain.



بن Myelin

Arctic Fox AI: AI-assisted radiology for Alzheimer's and related dementias.

Diagnos: early detection of critical health issues through the use of AI.

Myelin: Artificial Intelligence synthesis of ASD scientific data.

fluent.ai[®] Be understood



Fluent.ai: personalized intent recognition that learns from speech, behavior and context, for command and control interfaces.

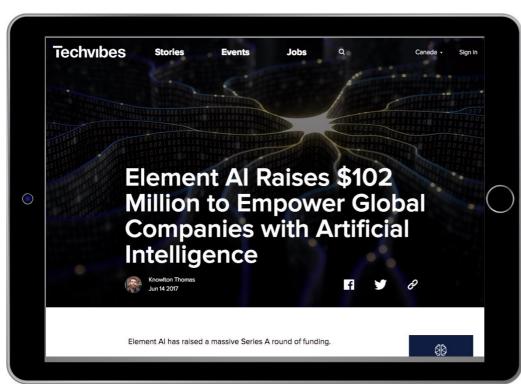
envision.ai: applies the science of deep learning to the art of visual media.



Moov.ai: deploys tailor-made AI and machine learning solutions bringing a concrete ROI to business challenges.

Element AI, a company born in Montréal in 2016 and already a global leader

One of the world's largest Series A funding rounds for an AI company



ELEMENT

2019: + 450 employees in 5 locations



"Bringing together the best in entrepreneurship, technology and academia to create an AI-First World and elevate collective wisdom"

Stradigi AI, backed by one of North America's largest applied research labs

stradigi 🔤

Stradigi AI helps enterprises quickly transform their business through Artificial Intelligence powered solutions in a configurable, scalable and secure way

"Our team provides clients and partners a full ecosystem catered to AI innovation, giving them a competitive edge"



At the forefront of AI for good initiatives

For ethical & responsible AI



Montréal Declaration December 4, 2018 Responsible AI_

An initiative of the Université de Montréal

Research centres with AI for good initiatives



Fostering a dialogue on the socially responsible use of AI and the development of social and environmental applications. Montréal's AI4Good lab aims to get more women working in Artificial Intelligence and other events.

HumanIA

Directing AI towards the common good through humanistic and multidisciplinary studies and research.

ELEMENT

Opened an office dedicated to AI for good.



\$100,000 RAISED FOR UNITED WAY CENTRAIDE BY OSMO FOUNDATION, GOOGLE BRAIN'S HUGO LAROCHELLE, AND THE TECHAIDE AI CONFERENCE.



Some of the organizations involved in AI and Big Data

An applied research and expertise centre in information technology, CRIM is dedicated to making organizations more effective and competitive through the development of innovative technology and the transfer of leading edge know-how.

Cefrio

Helps businesses take advantage of digital technology and integrate ICT into their business strategies.

Calcul Québec

An umbrella organization of Québec Universities using advanced research computing to support the research community and business sector.



Helping Québec companies increase their competitive advantage through R&D financing and partnerships with the institutional research community.

JACOBB Centre d'intelligence artificielle appliquée A College Centre for Technology Transfer that aims to accelerate the integration of AI into the Québec economy.

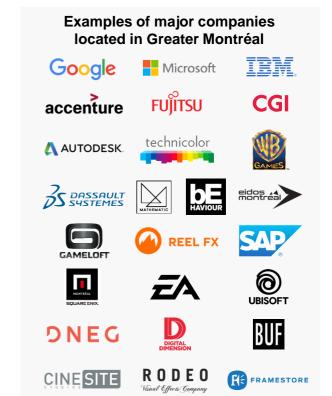
AI stands on a strong information technologies industry

- 179,000+ IT professionals and 5,000+ companies in Greater Montréal
- A GDP of \$11.6 B
- Lowest operating costs in North America for software development, ahead of Toronto, Boston, New York and San Francisco
- Broadly diversified industry:





 5th
 highest tech jobs concentration among the largest metropolitan areas in Canada & the U.S.



Source: Montréal International's estimate based on the 2018 TECHNOCompétences' Labour Diagnostic in ICT in Québec; Techno Montréal, 2017; Statistics Canada, 2019; and Bureau of Labor Statistics (BLS), 2019; fDi Benchmark, 2019; Scoring Tech Talent in North America 2019, CBRE.

03 A Deep and Growing Pool of Highly Qualified Talent





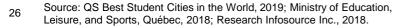
The best student city in the Americas and Canada's university capital

- Canada's university capital: 11 university institutions and 60 colleges
- 320,000 post-secondary students, including more than 200,000 university students and 35,500 international university students
- More than \$1 billion in funding yearly dedicated to university research
- Best student city in the Americas:



Best student
city in the
Americas22019 QS Best
Student Cities
Rankings344

1	Montréal
2	Toronto
3	Boston
4	Vancouver
5	New York





A new generation ready to take over

More than 11,000 university students are enrolled in Artificial Intelligence and data-related programs in Greater Montréal:

Al-related University programs	StudentsUniversityenrolled,graduates,2017-20182017	
Computer Sciences	8,104	1,558
Computer Engineering and Computer Science	2,002	374
Mathematics	1,438	262
Applied Mathematics	130	27
Probabilities and Statistics	190	35
Total	11,864	2,256

27 Source: Ministère de l'Éducation et de l'Enseignement supérieur, 2019; compilation Montréal International.



A labor pool of Al and tech - related specialists

Al-related jobs	Employees in 2019	
Information Systems Analysts and Consultants	32,100	
Computer Programmers	33,300	
Computer and Information Systems Managers	10,000	
Computer Engineers	5,900	
Software Engineers and Designers	4,100	
Database Analysts and Data Administrators	6,400	
Mathematicians	3,200	
Total	95,000	

95,000 AI and tech related specialists employed in Greater Montréal

Montréal's workforce of + 2 million is among North America's most dynamic and offers a high degree of stability with turnover rates well below North American averages. The turnover rate for the IT industry is 11%

Ease of recruitment

According to Aon Hewitt^{*}, Montréal ranks 3rd in North America for the lowest overall risk associated with recruiting, employing and relocating workers

* Overall workforce risk includes relocation and expatriation; mergers, acquisitions and partnerships; absenteeism; employee health and well-being programs; internal relationships; employment in general; globalization; cultural differences; and talent sources.

Source: National Occupational Classification (NOC) 2019, Statistics Canada 2018; Aon Hewitt Consulting, Global Research Center, 2013; Diagnostic sectoriel 2018, Technocompétences.

There are close to 19,500 workers with AI skills in Montréal, an increase of 22% over the past 12 months

The 40 key skills taken into account to define Al workers*

Number of AI workers who have the skills below

6,133 5,868 5,675

Linux

Data Analysis

Algorithms JavaScript

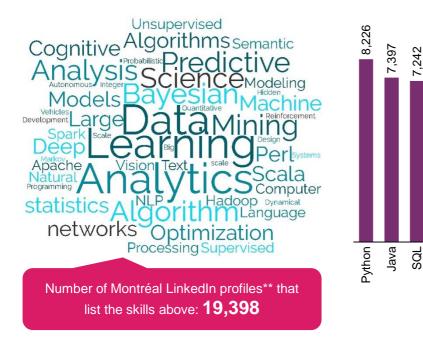
Machine Learning

4,974 4,915

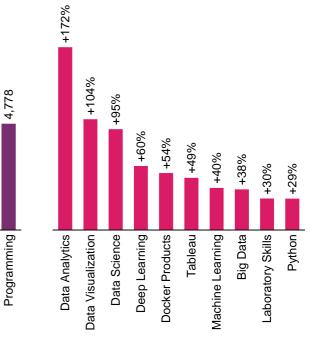
6,993

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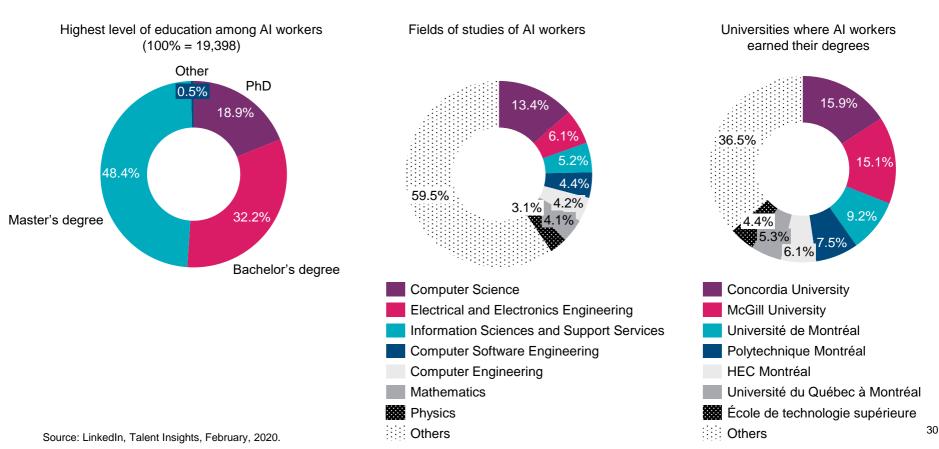
Fastest-growing skills among AI workers over the past 12 months



*Key skills identified using LinkedIn's Talent Insights tool are not cumulative or exclusive. **Excluding profiles for the following titles: *founder, co-founder, CEO* and *President*. Source: LinkedIn, Talent Insights, February, 2020.



19% of Montréal's Al workers have a PhD and 48% have a master's degree

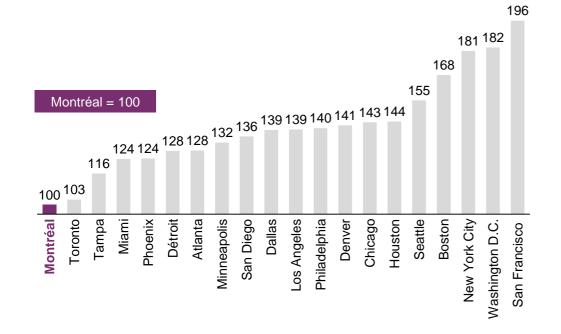


04 Attractive Operating Costs and Incentives





Most competitive operating costs for software development



Running a business costs less in Greater Montréal than in any other major metropolitan area in Canada and the U.S.

- 1st place ranking: The most competitive operating costs compared to any other major metropolitan area in Canada and the U.S. (2019)
- 29% cost advantage compared to the average of the 20 largest metropolitan areas in Canada and the U.S. (2019)

Advantageous AI and IT salaries for employers

Median annual salaries* (US\$) for AI / IT professions

	Montréal	Vancouver	Toronto	New York	San Francisco
Data Architect	\$67,773	\$70,601	\$73,413	\$113,778	\$117,170
Data Scientist	\$74,477	\$77,408	\$78,876	\$121,427	\$129,530
Software Engineer	\$71,945	\$74,888	\$76,267	\$115,365	\$123,401
Machine Learning Engineer	\$82,808	\$85,707	\$87,472	\$139,410	\$147,563
Computer Programmer	\$63,215	\$66,173	\$67,257	\$98,176	\$105,872
Computer Database Analyst	\$62,676	\$65,632	\$66,699	\$97,949	\$105,649

* Salaries based on 5 years of experience, Computer Systems Design and Related Services (NAICS 54151).

Currency exchange based on the monthly average of January 2020: US\$1.00 = CA\$1.3087.

Source: Economic Research Institute Inc., February 2020.

Low mandatory benefit costs for employers

Examples of mandatory benefit costs for employers, 2019

Gross annual salary*	\$50,000	\$100,000	\$125,000
Québec Public Pension Plan (employee: 5.55%; employer: 5.55%, max. \$2,991.45)	\$2,775.00	\$2,991.45	\$2,991.45
Québec Parental Insurance Plan (employee: 0.526%, employer: 0.736%, max. sal. of \$76,500)	\$368.00	\$563.04	\$563.04
Employment Insurance (employee: 1.25%, employer: 1.75%, max. sal. of \$53,100.00)	\$875.00	\$929.25	\$929.25
Health Services Fund (1.25% if global salary total is less than \$1M, max. 4.26%)	\$2,130.00	\$4,260.00	\$5,325.00
Commission des normes du travail (labour standards board) (0.07%, max. sal. of \$76,500)	\$35.00	\$53.55	\$53.55
Commission de la santé et sécurité du travail (occupational health and safety board - 0.47% in service sector, max. sal. of \$76,500)**	\$235.00	\$359.55	\$359.55
Québec Training Law 1% (1% of their total payroll in training for employers with total annual payroll over \$2M)	\$500.00	\$1,000.00	\$1,250.00
Total benefit costs	\$6,918.00	\$10,156.84	\$11,471.84
Total cost	\$56,918.00	\$110,156.84	\$136,471.84
Total benefits in % of gross annual salary	13.84%	10.16%	9.18%

Note: *Paid vacation represents a minimum of 4% of salary and is included in gross salary. Some rates apply up to a maximum insurable revenue.

**The rate for the service sector (65110 - Bureau de courtage; bureau de services professionnels; bureau offrant des services de soutien administratif) is 0.47% but the rate for an employer can vary from 0.23% to 18.87% depending on the sector.

Source: Revenu Québec, 2019.

E-Business tax credit could cover up to 30% of eligible salaries

SCENARIO

Québec refundable tax credit for the development of E-Business:

 Covers up to 30% of employee salaries, including 24% refundable, up to \$25,000 per employee, per year

ASSUMPTIONS¹

- Foreign-controlled private company
- 20 employees eligible @ \$80,000/year
- 100% of their work is related to eligible activities under the E-Business



Note:

1. All values are in \$CA.

2. The unused portion of the non-refundable tax credit can be carried back three years or forward 20 years. Source: Ministry of Finance of Québec, 2019; Montréal International's analysis, 2019.

= \$384,000

R&D tax credits: 15% non-refundable from the government of Canada and 14% refundable from Québec

SCENARIO

Scientific Research and Experimental Development (SR&ED) tax incentive program

ASSUMPTIONS¹

- Private, foreign-controlled company, more than \$75M assets
- 15 eligible employees @ \$100,000/year
- 100% of their work is related to eligible activities
- Subcontractor: \$200,000

	Canada (Federal)	Québec
Qualifying salaries and wages	\$1,500,000 (A)	\$1,500,000 (D)
Other eligible expenses @ 55% ²	\$825,000 (B)	-
Subcontractor ³	\$160,000 (C)	\$100,000 (E)
Exclusion on the first \$225,000 of R&D expenditures ⁴	-	\$(225,000) (F)
Deduction of the Québec R&D credit ⁵	\$(192,500) (G)	-
Total qualifying expenditures	\$2,292,500 (A) + (B) + (C) - (G)	\$1,375,000 (D) + (E) - (F)
Refundable Québec credit @ 14%	-	\$192,500 (G)
Non-refundable federal credit @ 15%	\$343,875 (H)	-
Total tax credit	\$536,375 (G) + (H)	

Note:

1. This model takes into consideration recent changes made to certain tax credits (2012, 2014 and 2015) and is thus valid as of fiscal 2019.

2. Up to 55% of qualifying salaries and wages, federal only: expenditures should be related to R&D activities.

3. Only 80% of the amount paid to a subcontractor is eligible for a federal tax credit and 50% for Québec tax credit.

4. Québec only: For SMEs (less than \$50M assets) there is an SR&ED tax credit exclusion on the first \$50K of R&D spending. For large companies (more than \$75M assets) and companies under foreign control, the exclusion applies on the first \$225K of R&D spending. This amount is deducted of the qualifying salaries and wages.

5. For the purposes of calculating the combined rate of the credit, the tax credit from the government of Québec is applied against the federal tax credit.

Source: Ministry of Finance of Québec, 2019; PWC, 2019; Compilation: Montréal International, 2019.

Combination of E-business and SR&ED tax credits

Refundable tax credits for Scientific Research and Experimental Development (SR&ED) and E-business (CDAE)¹:

- E-business covers up to 30%, including 24% refundable, of employee salaries up to \$25,000 per job per year
- SR&ED covers 15% from the Government of Canada, and 14%, refundable, from the Government of Québec

SCENARIO		SR&ED	CDAE
Combination of the Québec refundable tax credit for	-	FEDERAL	QUÉBEC
the development of E-business (CDAE) and the federal Scientific Research and Experimental	Qualifying salaries and wages	\$1,600,000 (A)	\$1,600,000 (C)
Development (SR&ED)	Other eligible expenses @ 55% of A ³	\$880,000 (B)	-
	Total qualifying expenditures	\$2,480,000 (A)+(B)	\$1,600,000 (C)
ASSUMPTIONS ²	Federal credit @ 15% of total	¢070.000	
 Foreign-controlled private company 	qualifying expenditures	\$372,000	-
 20 eligible employees @ \$80,000/year 	Québec credit @ 30% ⁴ of total qualifying expenditures	-	\$480,000
100% of their work is related to eligible activities	Total credit	\$852,000	

Other scenarios are possible to maximize the total credit amount depending on the R&D intensity

Note:

- 1. Company has to choose between the SR&ED or the E-business tax credit for the Québec credit.
- 2. This model takes into consideration recent changes made to certain tax credits (2012, 2014 and 2015) and is thus valid as of fiscal 2019.
- 3. Up to 55% of qualifying salaries and wages, federal only: expenditures should be related to R&D activities.
- 4. If the company has no taxes to be paid, the Québec credit will be 24%.

Source: Ministry of Finance of Québec, 2019 - Compilation: Montréal International, 2019.



Other major incentives

Financial assistance for job creation and training

 25% of eligible costs for the implementation of a training program and 50% of costs incurred for the creation of a human resource department

Tax holiday for foreign researchers and experts

- Five-year Québec income tax exemption
- 0% of provincial income tax on salary for the 1st and 2nd year
- 25% for the 3rd year
- 50% for the 4th year
- 75% for the 5th year

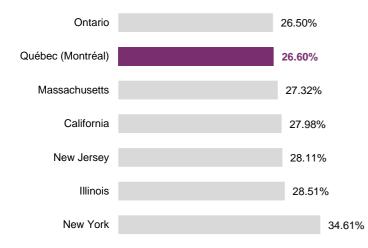
Internship units to drive collaboration and innovation between universities and companies

 500 internships created and \$2M invested in Québec to bolster AI research, talent development, and job creation

Source: Mitacs, 2020.

An attractive tax treatment

Comparison of corporate effective tax rate (%) Selected Canadian provinces and U.S. States, 2019



ADLE DU THEFT INCOMPANY. TEED leen of the World Cathedral / Skyline of downtown © Tourisme Montréal

39 Source: Ministère de l'Économie, de la Science et de L'Innovation du Québec and Raymond Chabot Grant Thornton, April 2019.

05 An Exceptional Quality of Life



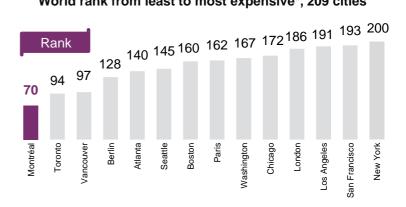




A low cost of living

Greater Montréal is **cheaper than almost all other large cities** in North America and Western Europe:

Mercer Cost of Living Index World rank from least to most expensive*, 209 cities



Greater Montréal offers a higher purchasing power thanks to:

- Cheap housing
- Generous family allowances
- Low private medical insurance costs
- Affordable child care

* Montréal International's analysis. Source: "Cost of Living Survey," Mercer, 2019.

An exceptional quality of life

Montréal is the 2nd best city in the world for millennials:

Nestpick Millennial Cities Ranking, 2018 World rank



- Lowest homicide rate among the 20 largest metropolitan areas in Canada and the U.S.
- Health care provided at no cost
- Lowest education tuition fees in North America
- Vibrant cultural metropolis with 100+ festivals and 70 museums

42 Source: "Millennial Cities Ranking", Nestpick, 2018; "Quality of Living Survey", Mercer, 2017; Federal Bureau of Investigation, 2018; Statistics Canada, 2018.





Globally recognized

Most reputable city in the Americas Reputation Institute, 2018

Best city in Canada and 6th in the world Time Out, 2019

Best student city in the Americas QS Best Student Cities Rankings, 2019

Most affordable major city in Canada and the U.S. UBS Prices and Earnings, 2018

Best Cycling City in North America Coya, Global Bicycle Cities Index, 2019

Second most walkable city in Canada Walk Score, 2020

3rd **friendliest city in the world** Rough Guides, 2016

UNESCO City of Design since 2006

Top host city in North America for international association events Union of International Associations (UIA), 2019

06 Montréal International's Personalized, Free and Confidential Services







Montréal International, a single point of access to a series of personalized, free and confidential services





Contact us



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