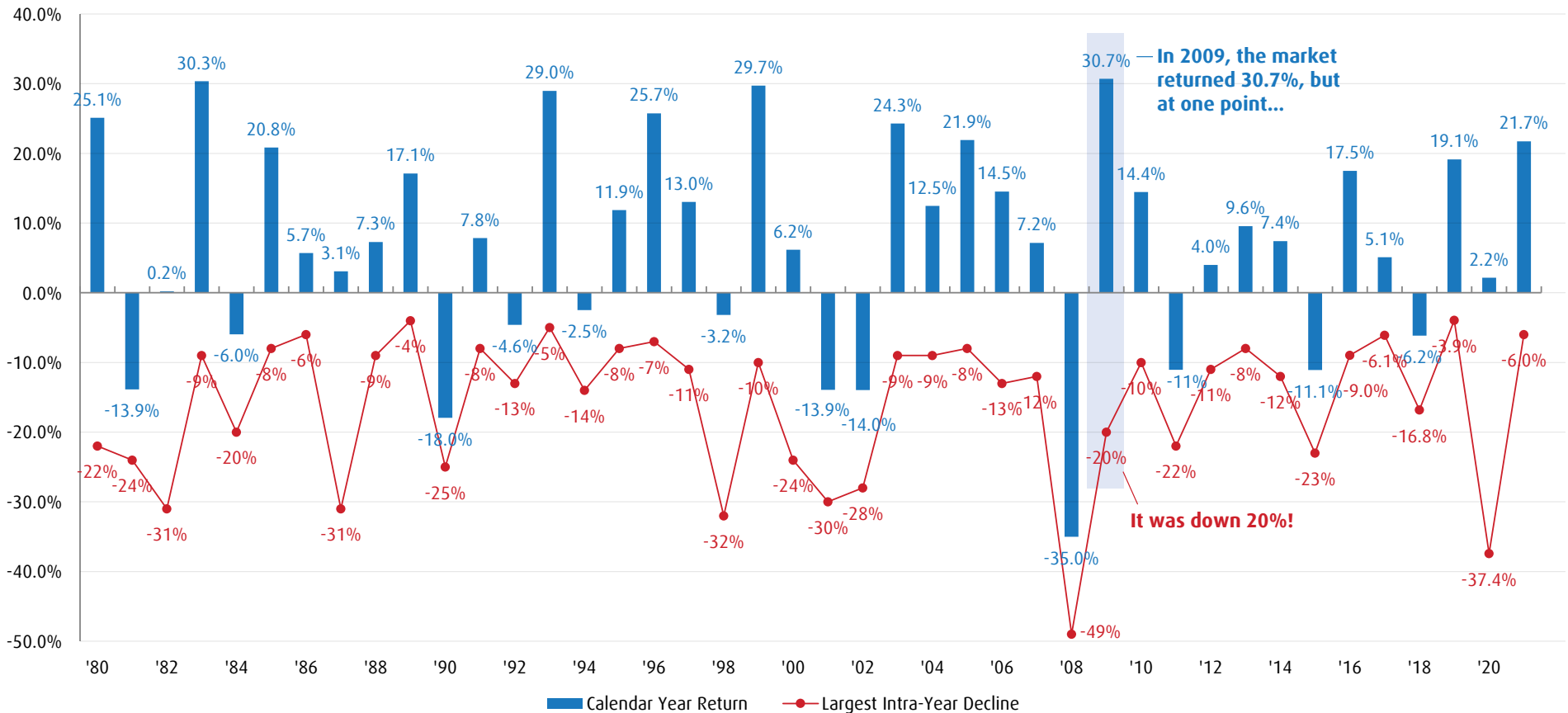


Market Corrections Are Not Uncommon

The issue – Markets can have negative returns. Over the past 35 calendar years there’s been a point in every year where returns were negative, even in years where the market had great performance...

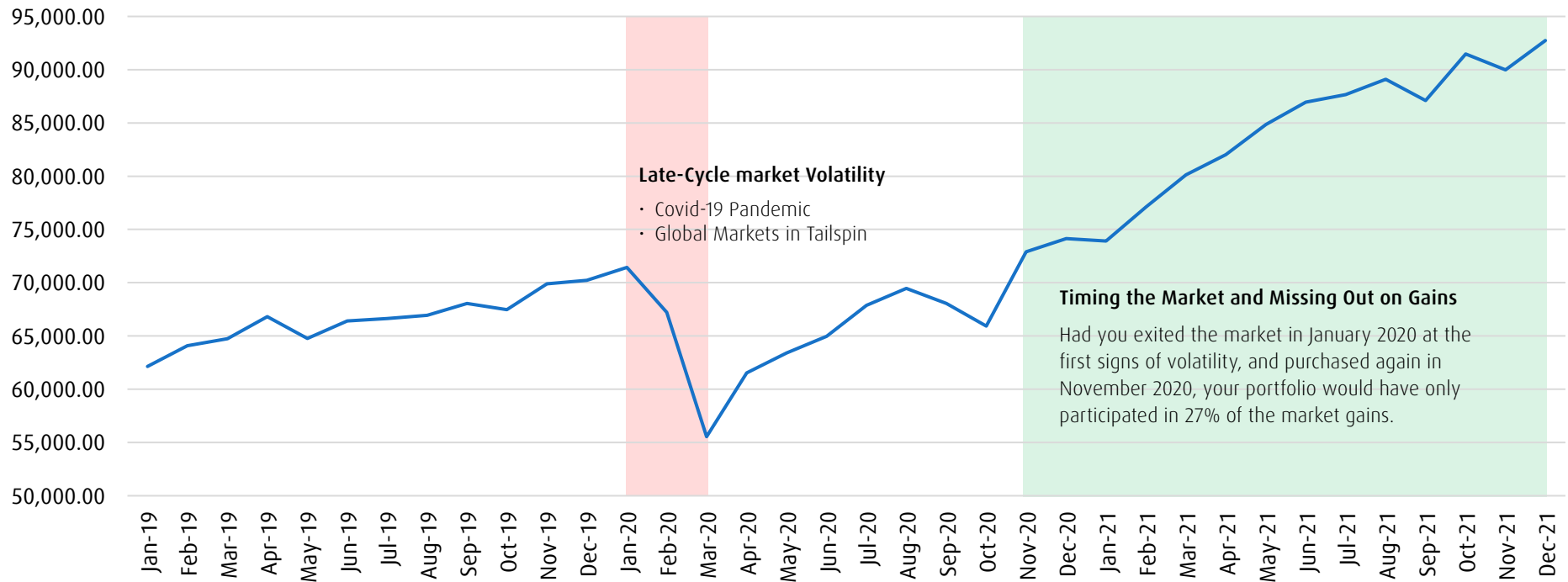
The solution – remaining invested in equities could be the best solution for investors with a long-term time horizon

S&P/TSX Calendar Year Return vs. Largest Intra-Year Decline (1980 – 2021)



Why Staying Invested Works

The market increased 67% from March 2020 to December 2021. If you stayed invested during the volatility of early 2020, your portfolio would have participated in these gains.



Source: Morningstar Direct. Illustration is based on the S&P/TSX Capped Composite TR Index from January 1, 2019 to December 31, 2021. Does not take into account reinvested dividends. Examples provided here are for illustrative purposes only, should not be construed as investment advice, and are not a forecast of future returns. Particular investments or trading strategies should be evaluated relative to each individual.



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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.

Index returns do not reflect transactions costs or the deduction of other fees and expenses and it is not possible to invest directly in an Index. Past performance is not indicative of future results.

For a summary of the risks of an investment in BMO Mutual Funds, please see the specific risks set out in the prospectus.

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