

We've been here before

Better conversations during times of market turbulence

The road to investment success is rarely as smooth as we'd like. Market speed bumps can appear in many different forms and make us question our portfolios.

As investors, we often know what the logical course of action is to weather a market sell-off. As humans, however, seeing the values of our portfolios fall can spark panic and lead to irrational behavior. During these difficult times, it's important to remember that markets have been tested before.

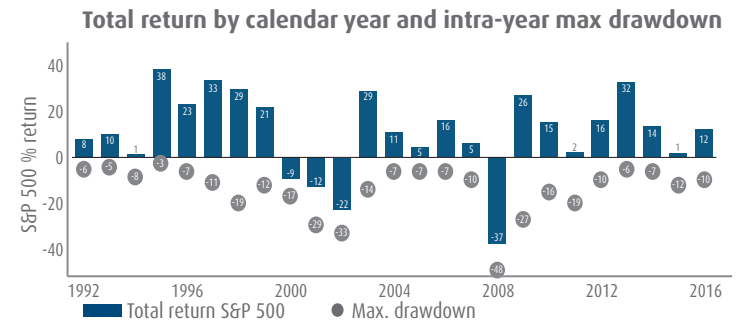
Here are just a few examples of how staying invested may have led to better long-term results.

Let's have a conversation about how BMO can help investors weather market volatility.

Three reasons to consider staying invested

1

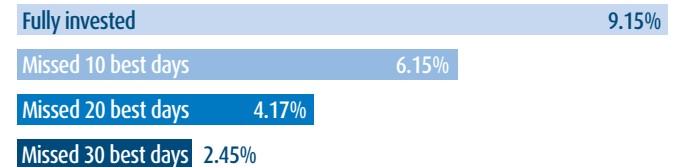
The S&P 500 **finished positive** in 21 of the last 25 calendar years, despite having an average intra-year decline of 14%.



2

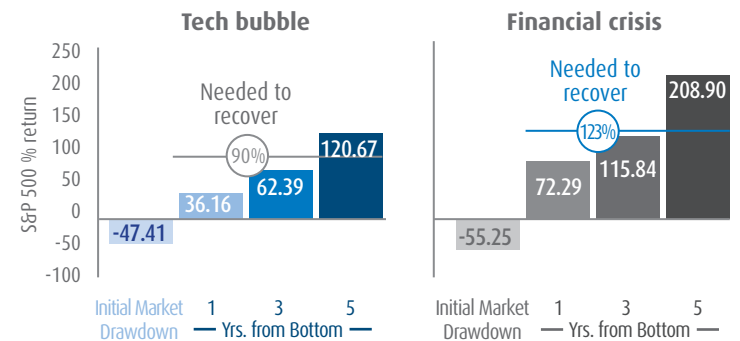
Over the last 25 years, missing a handful of the S&P 500's best days has had a **significant impact on returns**.

S&P 500 annualized returns 1992-2016



3

Even after the two worst drawdowns of the last 25 years, investors who were patient **recovered their losses and were profitable** within 5 years or less.





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1-800-553-0332



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Market drawdown for tech bubble was from 9/2/2000 – 10/9/2002.

Market drawdown for financial crisis was from 10/10/2007 – 3/9/2009.

Max drawdown measures the peak to trough decline of an investment or fund during a specific period. It is usually quoted as the percentage between the peak to the trough.

You should consider the Fund's investment objectives, risks, charges and expenses carefully before investing. For a prospectus and/or summary prospectus, which contains this and other information about the BMO Funds, call 1-800-236-3863. Please read it carefully before investing. Past performance does not guarantee future results.

All investments involve risk, including the possible loss of principal.

The S&P 500[®] is an unmanaged index of large-cap common stocks.

Investments cannot be made in an index.

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