

See how quickly your savings grow when you invest regularly

It can be hard to find the money to make large, lump sum investments during the year. Consider the benefits of making automatic, monthly contributions to your investment account with a BMO Continuous Savings Plan (CSP). Smaller amounts on a regular basis can make a big difference over the long term.

The following example uses actual market results during a volatile market period to illustrate the difference a CSP and dollar cost averaging can have on your investment.

Benefits of investing regularly

- Easy to work into your budget
- Helps keep you focused on long-term goals
- Helps you avoid market timing and emotional investment decisions

How we can help

- A BMO Investment Professional will work with you to:
- Understand your goals
 - Find the right investment for you
 - Determine the right amount to invest each month

Comparison: Using Actual Market Results for S&P/TSX Index

How Dollar Cost Averaging Works

With dollar cost averaging, you buy more units of mutual funds when prices are low and fewer when prices are high. Over time, this can reduce your average cost per unit.

COMPARISON SUMMARY	ANNUAL CONTRIBUTIONS*	MONTHLY CONTRIBUTIONS**
Contribution Amount	\$2,400 per year	\$200 per month
FINAL PORTFOLIO VALUES	\$78,702	\$82,677

Source: Morningstar

Take advantage of all the dips

During market dips, your CSP contributions will buy more shares and, as the market goes up over time, those shares increase in value. Continuously investing, can help you grow your savings faster over time.

Please speak with your BMO representative to learn more about the **BMO Continuous Savings Plan** and start saving today!