

# Are you getting questions like these?

How to use BMO Mutual Funds materials to answer some frequently asked questions about market uncertainty.

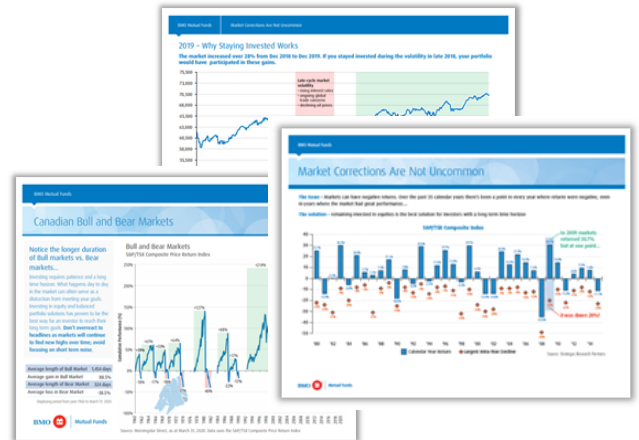
Have markets ever been THIS bad?  
How long are the markets going to be like this?

Use "Market Corrections are not Uncommon" to describe:

- markets have highs and lows every year, sometimes even experiencing negative returns during the year - but they've always recovered

Use "Canadian Bull and Bear Markets" to describe:

- the average length of a bull market and a bear market, including the average gains and losses



How will I recover the money I have lost? Will I lose it all? Should I move my investments into a lower-risk vehicle like a GIC or savings account?

Use "Long Term Investing brochure" to describe:

- equities outperform from a long-term perspective...it's not about timing the market but time IN the market
- the power of compounding

Use "CSPs - Dollar cost averaging" to describe:

- the benefits of investing regularly and the concept of dollar cost averaging



Should I sell my investments before they lose more money? What would happen if I sold all my investments?

Use "Missing the Best Days in the Market" to describe:

- the downfalls of exiting the market in a downturn and the benefit of keeping your money invested
- the significant market drops over the last 70 years and how much the market fell each time

Use "Staying Invested" to describe:

- staying invested pays off in the long-term and allows you to participate in markets gains during the recovery

