

Market Volatility Sales Kit



1. **Recession vs. Correction**
2. **BMO Dividend & Low Volatility Funds**
to consider in a market downturn
3. **BMO Growth Funds**
to consider in a market downturn
4. **Key Support Material**

Updated 2025

Recession vs. Correction

A **recession** is an economic measure that is defined as at least two successive quarters of declining Gross Domestic Product (GDP). GDP is generally estimated a month after the quarter end and later revised, so it is a backwards looking measure.

A **correction** is an equity market measure that is defined as a decline of greater than 10%, which can last only a few days or be prolonged over months.

BMO Div & Low Vol Mutual Funds to consider in a downturn

Dividend Funds - Growth & Income

BMO Global Dividend Opportunities Fund (Risk rating: medium)

- Focuses on primarily dividend-paying equity securities with proven business models and healthy balance sheets
- Uses sector specialists to analyse sectors to find dividend opportunities across the world
- Largest sector weight in financials to capture cyclical recovery
- Includes U.S. equities to diversify the portfolio

BMO Global Dividend Fund (Risk rating: medium)

- Focuses on key business metrics to seek growth, predictability, and sustainability
- Largest sector weight in technology to capture emerging economy
- Largest country weight to the U.S. with strongest underlying market fundamentals

Low Volatility Funds – Defensive Growth

BMO Low Volatility Canadian Equity ETF Fund (Risk rating: low to medium)

- Diversifies from cyclical sectors
- Selects lower volatility securities within sectors
- Excellent diversification from the concentrated Canadian market

BMO Low Volatility U.S. Equity ETF Fund (Risk rating: medium)

- Diversifies from cyclical sectors
- Focuses on lower risk stocks to help guard against market risks
- Enhanced diversification with higher weight to defensive sectors

[Main Page](#)

*Risk is defined as the uncertainty of return and the potential for capital loss in your investments

BMO Growth Mutual Funds to consider in a downturn

Growth Funds – Capture Long-term Market Returns

BMO Concentrated Global Equity Fund (Risk rating: medium)

- Invests with high conviction in the best ideas equities
- Selects companies with a long-term time horizon and strong growth potential
- Captures market returns with less downside risk

BMO Global Equity Fund (Risk rating: medium)

- Core investment style, with the ability to tilt to Value or Growth as market conditions dictate
- All sectors, any region – delegated model allows tactical and flexible portfolio construction
- Sector PMs with deep industry knowledge, diverse valuation methods, and extensive information networks

 [Main Page](#)

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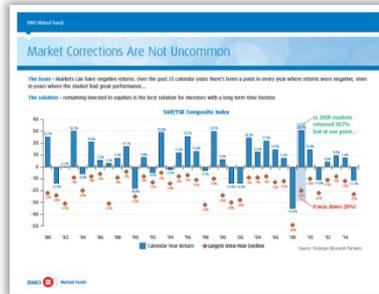
Key Support Material on Market Volatility

Staying Invested



[French link](#)

Market Corrections are not Uncommon



[French link](#)

Canadian Bull/Bear Markets



[French link](#)

Missing the Best Days

Confidence to Stay Invested
Remember, it's not about timing the market, but one in the market...
Investing requires patience and a long time horizon. What happens day to day in the market can often seem as a distraction from meeting your goals. Investing requires patience and a long time horizon. What happens day to day in the market can often seem as a distraction from meeting your goals. What you need to remember is that markets will continue to find new highs over time and avoid missing out on the best days.

Year	S&P 500	Year	S&P 500
1950	100	1996	1432.82
1952	214.9	1998	1502.62
1954	320.8	2000	1344.40
1956	432.0	2002	1002.00
1958	547.0	2004	1102.00
1960	674.0	2006	1312.00
1962	812.0	2008	1002.00
1964	952.0	2010	1202.00
1966	1092.0	2012	1402.00
1968	1232.0	2014	1602.00
1970	1372.0	2016	1802.00
1972	1512.0	2018	2002.00
1974	1652.0	2020	2202.00
1976	1792.0	2022	2402.00
1978	1932.0	2024	2602.00
1980	2072.0	2026	2802.00
1982	2212.0	2028	3002.00
1984	2352.0	2030	3202.00
1986	2492.0	2032	3402.00
1988	2632.0	2034	3602.00
1990	2772.0	2036	3802.00
1992	2912.0	2038	4002.00
1994	3052.0	2040	4202.00
1996	3192.0	2042	4402.00
1998	3332.0	2044	4602.00
2000	3472.0	2046	4802.00
2002	3612.0	2048	5002.00
2004	3752.0	2050	5202.00
2006	3892.0	2052	5402.00
2008	4032.0	2054	5602.00
2010	4172.0	2056	5802.00
2012	4312.0	2058	6002.00
2014	4452.0	2060	6202.00
2016	4592.0	2062	6402.00
2018	4732.0	2064	6602.00
2020	4872.0	2066	6802.00
2022	5012.0	2068	7002.00
2024	5152.0	2070	7202.00
2026	5292.0	2072	7402.00
2028	5432.0	2074	7602.00
2030	5572.0	2076	7802.00

[French link](#)

Other Support Material:
[Inflation & Inv. Return \(Eng / Fre\)](#)
[Rise & Fall of Markets \(Eng / Fre\)](#)
[Benefits of Asset Allocation \(Eng / Fre\)](#)

[Main Page](#)

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Commissions, trailing commissions (if applicable), management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus of the relevant mutual fund before investing. 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.

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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