Advice Matters on the Road Ahead

Investors who use an advisor:

Are wealthier over time

Canadian households that work with a financial advisor for more than 15 years have

2 73 times the assets of comparable households without an advisor.1



Are satisfied

of mutual fund investors who use an advisor are somewhat to very satisfied with the advice given by their advisor.²

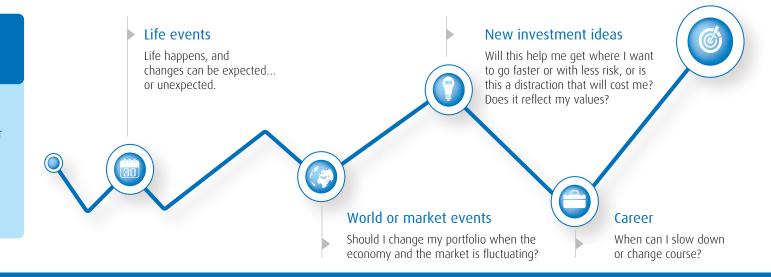
Have better investment habits

of mutual fund investors and 70% of ETF investors say they have better investment habits because of their advisor.2



Reach your **goals** with an investment advisor

By listening and understanding what's important to you, an advisor can help you set clear investing goals, develop a plan for building your wealth over time, and quide you when things change:



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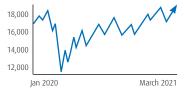
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Sources:
'Claude Montmarquette & Nathalie Viennot-Briot, 2019. "The Gamma Factors and the Value of Financial Advice," Annals of Economics and Finance, Society for AEF, vol. 20(1), pages 387-411, May.
'IFIC and Pollara Strategic Insights Investor Survey (September 2021).

Expert Advice Is a Worthwhile Investment

Get peace of mind when markets are volatile

During 2020 and 2021, markets were at their most volatile point in over a decade. In such times of uncertainty, an advisor can help you weather the storm.



TSX Composite Index dip, January 2020-March 2021



Good advice

More than 80%

of investors had a positive view of advice from their advisor in the early stages of the COVID pandemic in 2020.6



Experience

62% of Canadians with an advisor say a professional is better equipped to provide guidance to help achieve their goals.⁷



On your side 75% of investors reported having an important discussion with their advisor during this period of uncertainty.7

Using an advisor provides value, no matter how much of your investing you direct yourself.

of investors who have self-directed investing accounts also use an advisor.2



These services alone can add approximately 3.00%4,5 in value to your portfolio. Advisor fees are just a fraction of this.

BMO Mutual Funds and BMO ETFs offer solutions and strategies to fit different investment objectives. Your advisor can help you:

- · Find the right fit for your goals, values and comfort level.
- · Find the right balance of risk and return potential to suit different points in your investing journey.
- Find ways to take advantage of **new** and emerging opportunities in the market.

Stay on track to achieving your goals with the power of advice.





Global Asset Management

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Sources:

\$58P/TSX Composite Index, January 2020 to March 2021. Source: \$6P Dow Jones Indices.

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\$58P/TSX Composite Index January 2020 to March 2021. Source: \$6P Dow Jones Indices.

\$6P Joint 2021

*Median fees for balanced asset class-based pricing for portfolios of \$1M; Private Investment Counsel Pricing Report, Investor Economics, 2021

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*Gapital Sigma: The Advisor Advantage, Evestnet | PMC, 2019

*Investor Experience Research Study, August 19, 2020. Ontario Securities Commission.

*BMO Retirement Survey: Canadians Remain Confident in Retirement Plans Despite the Financial Challenges of 2020.