

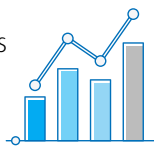
Advice Matters on the Road Ahead

Investors who use an advisor:

Are wealthier over time

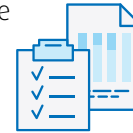
Canadian households that work with a financial advisor for more than 15 years have

2.73 times the assets of comparable households without an advisor.¹



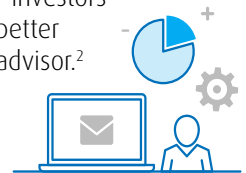
Are satisfied

96% 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

86% 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

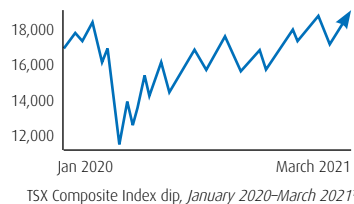
By listening and understanding what's important to you, an advisor can help you set clear investing goals, develop a plan for building your wealth over time, and guide you when things change:



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.



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

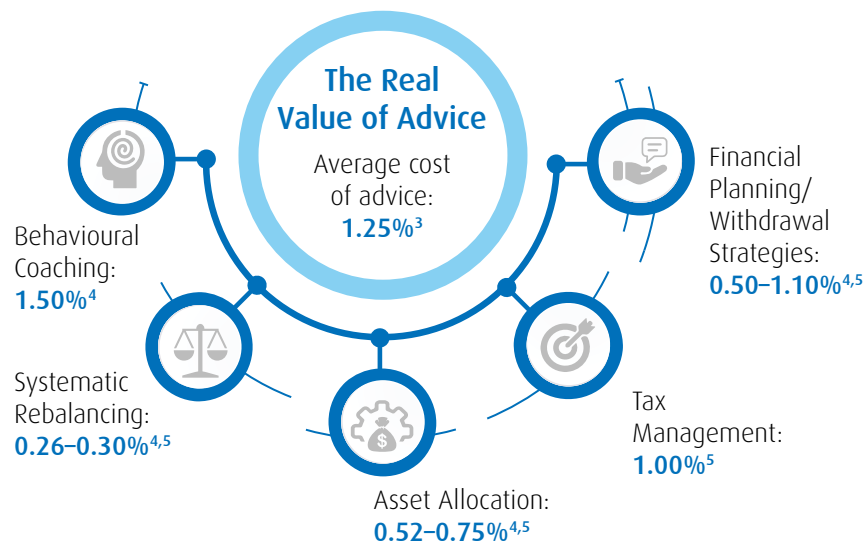


On your side

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.

26% 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.