

Market Volatility Sales Kit



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to consider in a market downturn
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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

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*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

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Staying Invested



[French link](#)



Canadian Bull/Bear Markets



Missing the Best Days



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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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