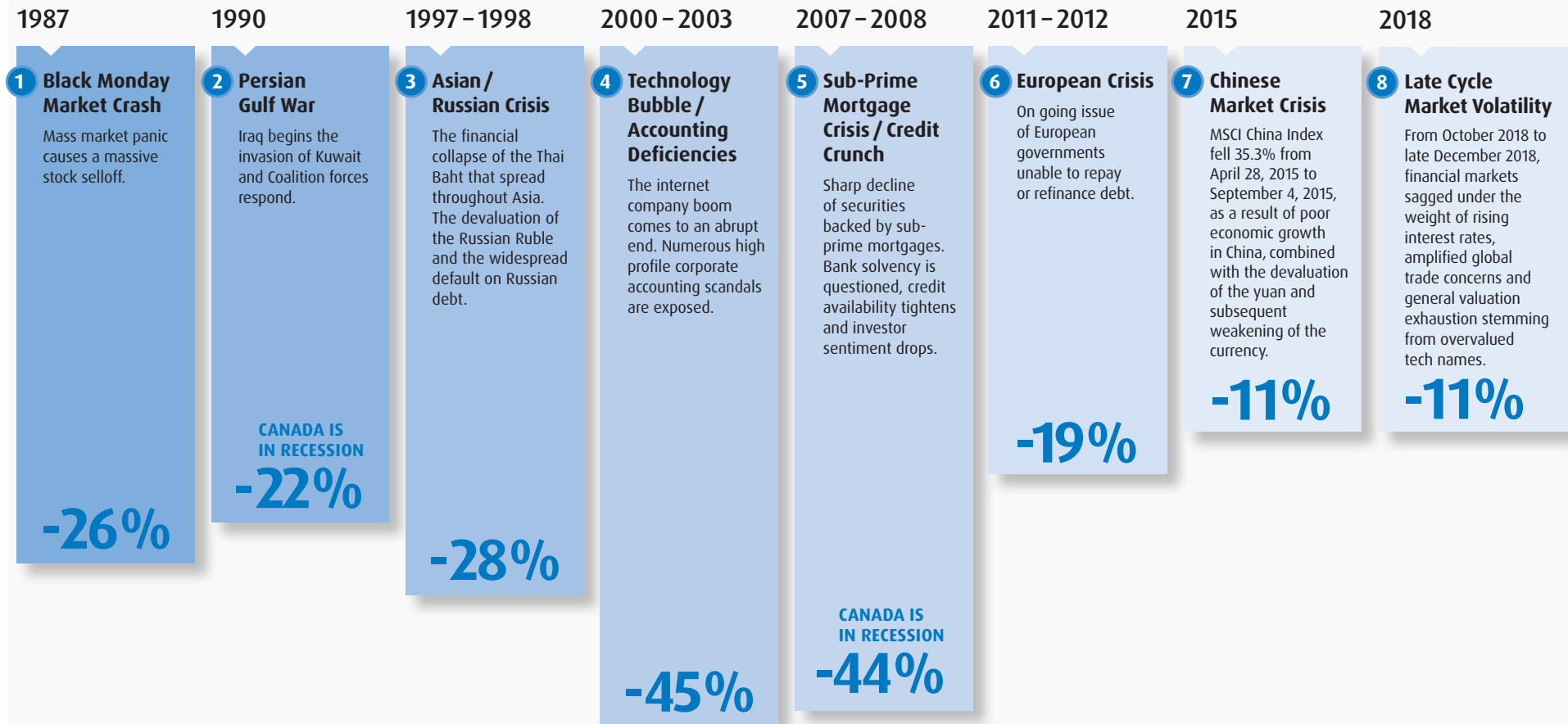


Some of the top reasons not to invest over the last 3 decades

S&P/TSX COMPOSITE INDEX DECLINES



Source: BMO Investments Inc.



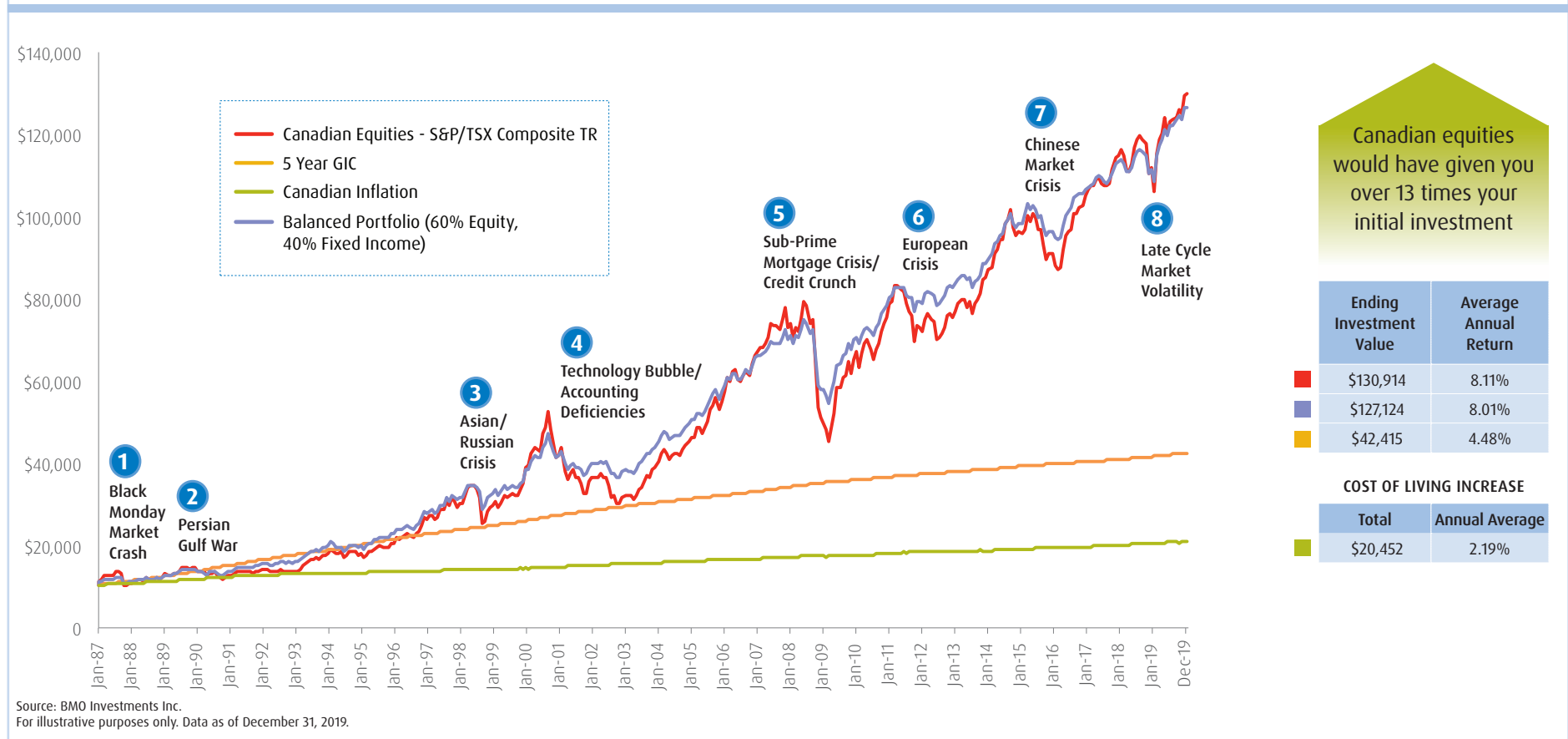
Why would you invest?

Continued

...You invest to grow your money

"The stock market has experienced ups and downs over the years, but the general trend is up. If you stayed invested during volatile periods, you would have come out ahead."

Growth of \$10,000 invested since 1987



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