



Small companies can create big opportunities for your RRSP

(NC)—Most Canadians only invest their RRSP portfolio in Canadian companies. Yet Canada only represents about three per cent of the global markets.

Diversify globally

The government allows you to invest up to a maximum of 30 per cent of the book value of your RRSP in foreign securities. To fully diversify your RRSP portfolio and take advantage of the foreign content amount, it's beneficial to invest globally. "Investors need to make sure they're not missing out on a key area of investment diversification within their RRSP: geographical location," says Brad Radin, portfolio manager of Templeton Global Smaller Companies Fund. "Foreign content exposure helps diversify your portfolio, which can help limit your investment risk." Find out more about global investing on websites like www.franklintempleton.ca

Include global small-cap companies in the mix

When investing globally, it's also important to diversify across asset class. One area is global smaller companies or small-caps — often an overlooked and underrated investment opportunity that can provide growth. Small-cap companies — which might carry a market cap of up to US \$1.5 billion — often have extensive and impressive histories. Although the highs and lows of small-cap companies can be swift and dramatic, that volatility does not necessarily imply higher risk, if diversified in a mutual fund.

"The advantage of investing in a mutual fund portfolio that holds anywhere from 60 to 90 global small-cap companies is that it helps protect against risk and provides opportunity for growth," says Radin. "Templeton Global Smaller Companies Fund invest in companies located all over the world,

Some helpful money tips

(NC)—As you grow older and nearer to retirement, you should adjust your mix of investments to reflect an increasing emphasis on preservation of capital. Your financial advisor can suggest the right asset mix that's appropriate for your risk tolerance.

Strapped for cash? Borrowing to make your RRSP contribution may offer greater after-tax returns than the cost of the loan. Speak to your financial advisor to see if this strategy is right for you.

For financial tips and investment information visit the Investors Group web site at <http://www.investorsgroup.com>.

including Hong Kong, Netherlands, Australia and Switzerland, in businesses ranging from banks, food products, household durables to apparel."

Avoid duplication in your portfolio

Another advantage of investing in global small-caps is that you can help avoid duplication and keep your RRSP portfolio diversified. "Because these companies are smaller, they usually don't show up on the radar screen of most global investors," says Franklin Templeton's Radin. "Also a global small-cap fund should have minimal overlap with the holdings of the other funds in your RRSP portfolio."

Ask your investment advisor for more information on how global small-caps can help diversify the foreign content portion of your RRSP.



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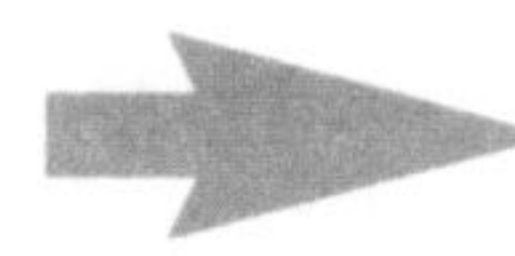
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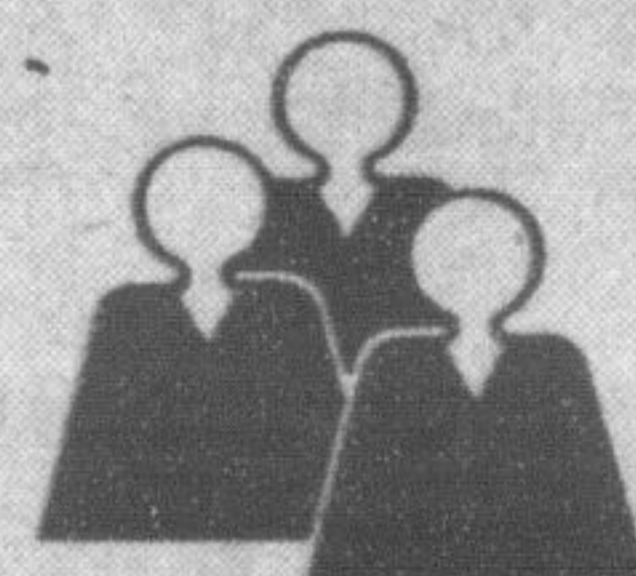
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