

Money Talk

Mixing it up is a smart RRSP strategy

(NC)—When RRSP season rolls around, you may find yourself scrambling to make a last-minute lump sum contribution. While preparing for your retirement is important, making the contribution is only the first step. Ensuring that it is performing in a manner consistent with your risk tolerance and expectations requires getting your money into the right mix of investments.

Many Canadians who make their RRSP contributions at the last minute end up temporarily 'parking' their money in low-growth cash equivalents, such as a money market fund or a T-bill fund.

"If you invest your money in cash equivalent holdings and then promptly forget about it, you're looking at much lower returns than you could actually achieve," says Linda Knight, vice president, BMO Mutual Funds. "Keeping your longer-term retirement goals in mind, you should look into switching your cash equivalent investments into something that will provide better long-term returns. Even if retirement is relatively close, exposure to longer-term invest-

ments could positively impact the overall performance of a diversified portfolio."


Long-term investments don't need to be daunting for first-time investors: mutual fund portfolios, such as the BMO MatchMaker Strategic Portfolios are an easy way to start. Mutual fund holdings vary from fund to fund and can include any combination of stocks, fixed-income investments, and cash. Professional fund managers research the individual securities and invest money on behalf of the investors in the mutual fund.

The next time you are in your bank branch, set up a meeting with an investment professional and discuss the best investment strategy to meet your needs. Investment professionals can help you create a diversified portfolio of investments, that includes mutual funds and GICs, based on your risk tolerance, time horizon and investment goals.

More information is available at your nearest BMO Bank of Montreal branch or online at www.bmo.com/investments.

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- How much (\$\$\$) will you need to retire?
- Will your investment plan get you there?
- What are the 8 biggest mistakes that investors make?


Participants can take advantage of a complimentary portfolio analysis

Location: Partners In Planning
420 Main Street East, Suite 204,
Milton, Ontario L9T 1P9


Time: 7:30-8:30

Seminar Dates:
Feb 9 Thursday
Feb 16 Thursday
Feb 23 Thursday

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To see why it makes sense to save for retirement with Edward Jones before March 1st, call today.

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