

BUSINESS AND FINANCE

Don't invest all your money in one type of investment

In order to choose an RRSP that best suits your personal situation, you should develop an investment plan.

There are three basic elements in an investment plan, said Debbie Ammeter, vice-president of advanced financial planning support at Investors Group.

These strategies are important if your goal is to achieve financial security.

Establish goals. You may have several reasons to invest: retirement, starting a business, children's education or financing a major purchase.

How much will you need to meet short-term financial goals? How much should you set aside for long-term security?

A financial planner can help you to clarify your needs and priorities and can suggest strategies to save and invest money.

It's important to periodically review and revise your plan as your circumstances change. **Evaluate your risk tolerance.**

How much risk are you willing to take with your investments?

Your portfolio should reflect your personal comfort zone

and investment time horizon. The further away from retirement you are, the more time you have to make up any lost ground due to short-term market fluctuations.

So, your risk tolerance may be higher if you're a younger investor.

Choose low-risk investments if you're likely to loose sleep over uncertainty. The best way to minimize overall risk is by having a diversified portfolio, which spreads your money among a variety of investments. **Diversify.**

It is rarely a good idea to hold too much of any one investment, no matter how marvelous it might seem.

A diversified portfolio spreads your money across different types of investments. You can diversify by investing among the three main asset classes: cash and cash equivalents such as money market funds, fixed-income investments like GICs and bond funds, and equity investments including all

equity mutual funds.

The three asset classes do not always move together. When stock markets are strong, for example, bond markets may be weak - or vice versa.

By holding investments in all areas, you decrease the risk from a downturn in any one area.

You can diversify even further by spreading your money among international financial markets.

Holding a portion of your portfolio in international investments opens up opportunities in other markets around the world.

Diversifying your portfolio among different types of mutual funds or securities helps protect you against the ups and downs in one asset class or financial market.

It's a good strategy to

reduce risk.

A financial advisor can counsel you on the mix of investments that's appropriate for you, based on your risk tolerance and long-term financial goals.

These principles form the framework of a solid investment plan. If

Your portfolio should reflect your personal comfort zone and investment time horizon. The further away from retirement you are, the more time you have to make up any lost ground due to short-term market fluctuations.



I don't gamble! I invest!

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 Latham Hall, Park Drive South, Stouffville
 1:00 p.m. - 4:00 p.m.
 Come in and meet our friendly staff and learn about the **AIC Group of Funds**
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 Dave Peters will update clients and friends on the AIC Group of Funds & give us his outlook for 1998.
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DO YOU FIND THE WORLD OF RRSPs CONFUSING?

It's not easy being an investor these days. With so many RRSP options, the world of investing can be confusing. Fortunately, with Investors Group you get your own personal consultant to help sort everything out. We'll get to know your needs and goals, then help you choose RRSP investments that fit your long-term retirement objectives and offer strong growth and diversification. We'll show you a world of RRSP investment opportunities you can't get anywhere else, from our own Investors Series of mutual funds to those managed by selected industry leaders. If you're seeking simplicity, we offer Portfolio Funds, single-step solutions to instant diversification - an important factor in ensuring consistent long-term performance.

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