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It's time for an RRSP checkup

Is your RRSP getting you where you want to go? The only way to know is by regularly monitoring your investment performance and asset mix. An annual checkup will show whether you're on track to meeting your financial goals.

This is the ideal time to make that review. Not only will a checkup at the beginning of each year gauge investment performance, it will put you in a better position to map out your investment strategy for the next 12 months.

The first step in your 2004 checkup is ensuring that your objectives are clearly defined. Your RRSP and other investments should reflect your retirement goals, tolerance for risk, age, how long until you retire and how much you have available to invest.

The next step is making sure your RRSP contains a mix of assets that reflects those goals, as well as current market conditions. It's crucial to diversify investments among asset classes - cash, income, growth, growth and income and aggressive investments. In fact, research shows that asset allocation, rather than selection of individual investments, is the key determinant of investment success.

International diversification is also important, since Canada represents just a small proportion of global financial markets. You're allowed to hold up to 30% of the book value (the original cost) of your RRSP in qualifying international investments.

If your investments are spread among a variety of financial institutions, tracking your RRSPs can be difficult. Bring your RRSPs together at one institution for easier record keeping, portfolio monitoring and investing. Consolidation allows more foreign investment flexibility because the foreign content provisions apply to each plan, not the aggregate value of RRSPs.

Your RRSP shouldn't be considered in isolation. Review non-registered holdings, too. Not only will you get a more accurate snapshot of your overall financial health, you may find opportunities for tax-effective investing - such as keeping fully taxable interest generating assets in an RRSP, where they can grow sheltered from tax.

A wide overview can reveal other investment requirements. For example, you could discover a need to protect some of your assets from creditors. Creditor protection may be available through RRSP investments in segregated funds or guaranteed investment certificates offered by life insurance companies.

At Edward Jones, we can help with your investment goals and annual review. Call Jo Stadnyk 905-947-8168 or Larry Stadnyk 905-305-8507 for an appointment.

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