

## Convenient and Consistent Investing

So you'll have freedom of choice in retirement

Creating an investment portfolio today to help fulfill your dreams for tomorrow can seem difficult at times, especially when every day brings the reality of utility bills, mortgage payments, car loans or lease payments and other demands on your hard earned money.

Saving enough money throughout your life to support the lifestyle you dream about is important to you and can be achieved using a simple, straightforward and consistent approach. Consider for a moment, the power of making an affordable monthly payment to your investment plan the same as you would any of your other monthly commitments. That's where our monthly investment plan can help.

A monthly investment plan automatically deducts a specified amount from your savings or chequing account on a regular basis and contributes it to your Registered Retirement Savings Plan (RRSP), Tax-Free Savings Account (TFSA) or non-registered investment portfolio.

This method of sustained regular investing can deliver greater financial benefits for two very good reasons. First, your regular contributions have longer to grow, which can add a

significant amount to your nest egg thanks to the *miracle of compounding*. Second, your investments enjoy the benefits of *dollar cost averaging* – meaning that your dollars purchase fewer units when prices are high and more units when prices are low; resulting in a lower average cost to you over time for mutual fund investments. When investments take place on a regular basis, this *dollar cost averaging* effect frees you from scrambling to invest lump sums at irregular intervals in an attempt to 'buy low and sell high'.

### Choose The Plan that fits you

Monthly investment plans can be customized to work best for you. We will work with you to help determine, the appropriate dollar amount, the frequency of contributions that best fit your budget and where to invest your money.

We recommend you begin by investing at least 10% of your earned income each month however, you could also decide to invest weekly, bi-weekly, monthly or quarterly. Once your plan is in place, we will review your progress on a regular basis to recommend changes in investment amounts, frequency and investments, if required.

Investing small amounts makes it easier to contribute. Coming up with \$200 or \$300 per month is a lot more manageable than finding a huge lump sum at the end of the year. A balanced mutual fund portfolio, specifically selected to suit your investment goals are an ideal fit for a regular investment plan. Investors Group offers a variety of investment options ranging from our conservative Investors Group Cornerstone Portfolios™ to individual funds that can fit a full range of risk tolerance profiles. Your plan will be as unique as you are.

### Investing at work

Another alternative is to join a group RRSP at work and have your contribution deducted directly from your paycheque. Once you're contributing regularly to your RRSP, you can approach your employer to reduce the amount of income tax they deduct each pay period. Using this approach, the money you would have paid for taxes in each pay period can help you top up your investment plan so you don't have to wait for your tax return to reap the benefits of your contributions. We can show you how to approach your employer to have your deductions reduced.

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## Balance

It is key to have a properly balanced portfolio that strategically allocates your investments among different types of financial assets so they effectively work together to build your wealth, and reduce your exposure to market variability.

By taking advantage of a monthly investment plan, you could be taking the fastest route to financial independence so you can enjoy life when you get there.



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