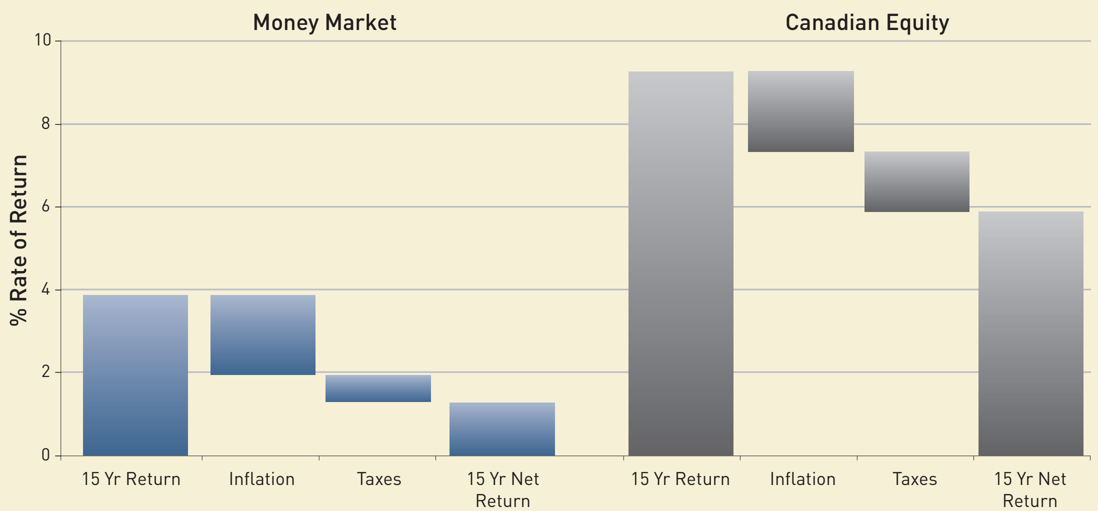
# Playing it safe often risky business

Often by playing it safe financially, you think you've protected yourself from investment losses. Think again. Sometimes the price of playing it safe is the erosion of your money over time thanks to inflation. Certain investments often thought of as being safe may not keep pace with inflation, especially after considering taxes. The best way to ensure your investment stands the test of time is by investing in a diversified portfolio.

A diversified approach should include exposure to higher yielding equity mutual funds. If your portfolio is appropriately diversified and tailored to your time horizon and emotional tolerance for volatility, you'll ultimately be playing it even safer over the long term.

**The effect of investing in a money market investment relative to Canadian equities during the last 15 years ending December 2009**




Money Market = 91 day Canadian T-Bill TR; Canadian equities = S&P/TSX Composite Index; Inflation = CPI Index 15 yr annualized rate of 1.95%; Tax rate = 40%; Net returns calculated following deduction of tax and inflation, Canadian equity assumes tax paid at the end of 15 yr period.

Source: Investors Group Portfolio Analytics

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