

THREE WAYS TO MAKE YOUR MONEY GROW



1. Investments that earn interest

(Examples: A regular savings account)

Why would I choose investments that pay interest?

- You are not likely to lose your money. But, it will grow more slowly than if you make other choices.
- You can get your money out easily, even if you need it sooner than you think. This helps if you are saving only for a short time, or if you need some time to decide what to do with your money in the longer term.



2. Investments that pay dividends

(Examples: Some stocks pay dividends, which give investors a share of what the company makes)

Why would I choose investments that pay dividends?

- You get a regular income from the investment. The amount of the dividend depends on how well the company did that year and what type of stock you own.
- Companies that pay regular dividends are often mature and well managed. This makes them more likely to go up in value.

3. Investments that you sell for a profit otherwise known as capital gains

(Examples: Stocks, bonds, and mutual funds.)

Why would I choose investments that pay capital gains?

- These investments often make sense if you plan to invest for a longer time. For example, you may have goals to save for your far-off retirement, or you may start saving for your children's education while they are young.
- You have a chance to grow your money faster. The stock market tends to do better than other kinds of investments on a long-term basis. Of course, you could lose money. There are no guarantees.



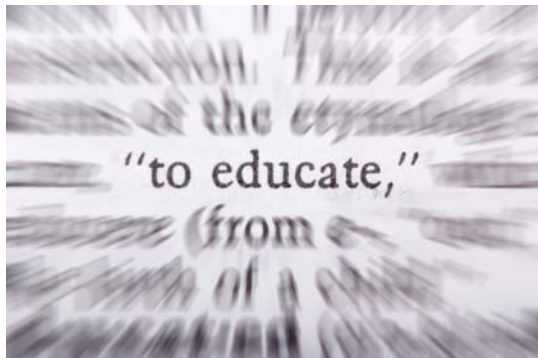
INVESTING IS ABOUT CHOICES...

Remember: Investing is about choices

- With interest-paying investments, the interest rate tells you how fast your money will grow from year to year.
- With stocks and mutual funds that make capital gains, you don't really know what you will make.
- With dividends the amount you get changes from year to year.

It is always a good idea to balance safer investments with some that have a chance to grow more quickly.

Remember the best way to protect yourself is to be an informed investor.



*Did you know that we do outreach sessions?
Get more information on our Investor Education programme
by contacting the Communications Unit at
624-2991 Ext. 1275 or 1259*

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