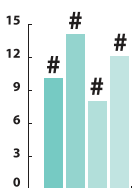




INVESTING FOR LIFE STAGES

What mix of investments is right for me at my stage in life?



Deciding on the right asset mix is an important part of investing and planning for your future. Your asset mix will:

- Help you balance risk with your expected rate of return on your investments
- Fit your comfort level for risk
- Enable you to get your money when you need it
- Help you get the growth you need to reach your goals
- Change as your needs and goals change over time.



Financial Tips for Teens

How to manage money in the real world?

- Save some money before you're tempted to spend it
- Keep track of your spending
- Consider a part-time job
- Think before you buy
- Be careful with cards
- Be smart about post-secondary education

Financial Tips for Young Adults

- Learn self-control
- Take control of your financial future
- Know where your money goes
- Start an emergency fund
- Start saving for retirement now
- Understand how taxes work

Financial Tips for the Middle Years

- Save as much you can for your retirement
- Comparison shop for alternatives
- Use any financial "windfall" you may receive to start or add to a rainy-day fund for emergency expenses or put the money into your retirement accounts.
- Plan a strategy for having a home and mortgage



Start thinking about retirement as early as possible:

- Map out your goals
- Increase the amount you save
- Maximise your options
- Begin to save
- Watch your spending
- Patience is a virtue
- Put aside for a rainy day
- Monitor your portfolio

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