



CASH

- T-bills, B.A.'s, etc.



Mutual Funds

- Money Market, T-bill Funds, etc.



RRSPs or Non-Registered



INCOME/DEBT

- Bonds, Income Trusts, etc.



Mutual Funds

- Income funds, short & long-term bond Funds, etc.



RRSPs or Non-Registered



EQUITIES

- Stocks

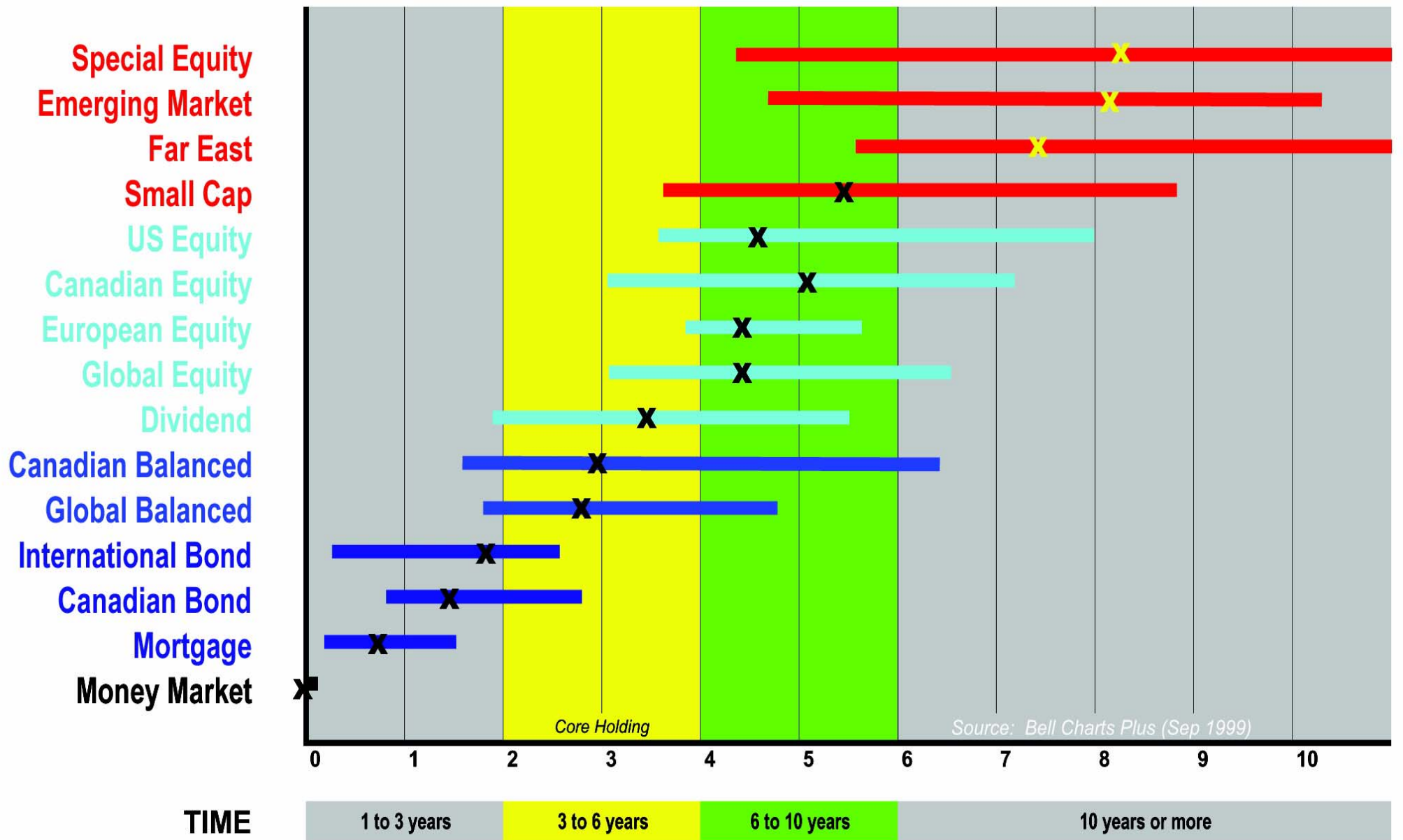


Mutual Funds

- Canadian & Global Equity Funds, Specialty stock Funds, etc.

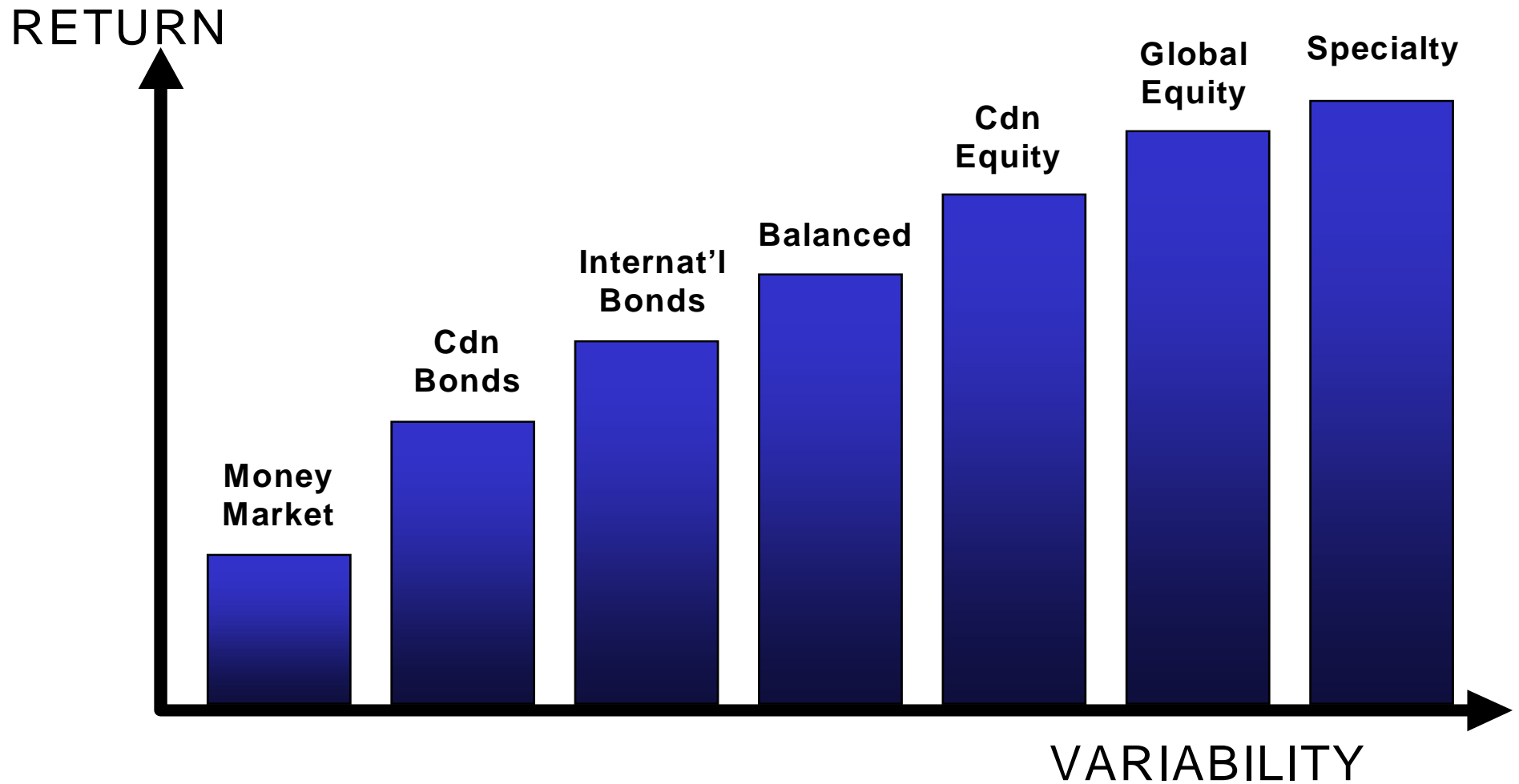


RRSPs or Non-Registered



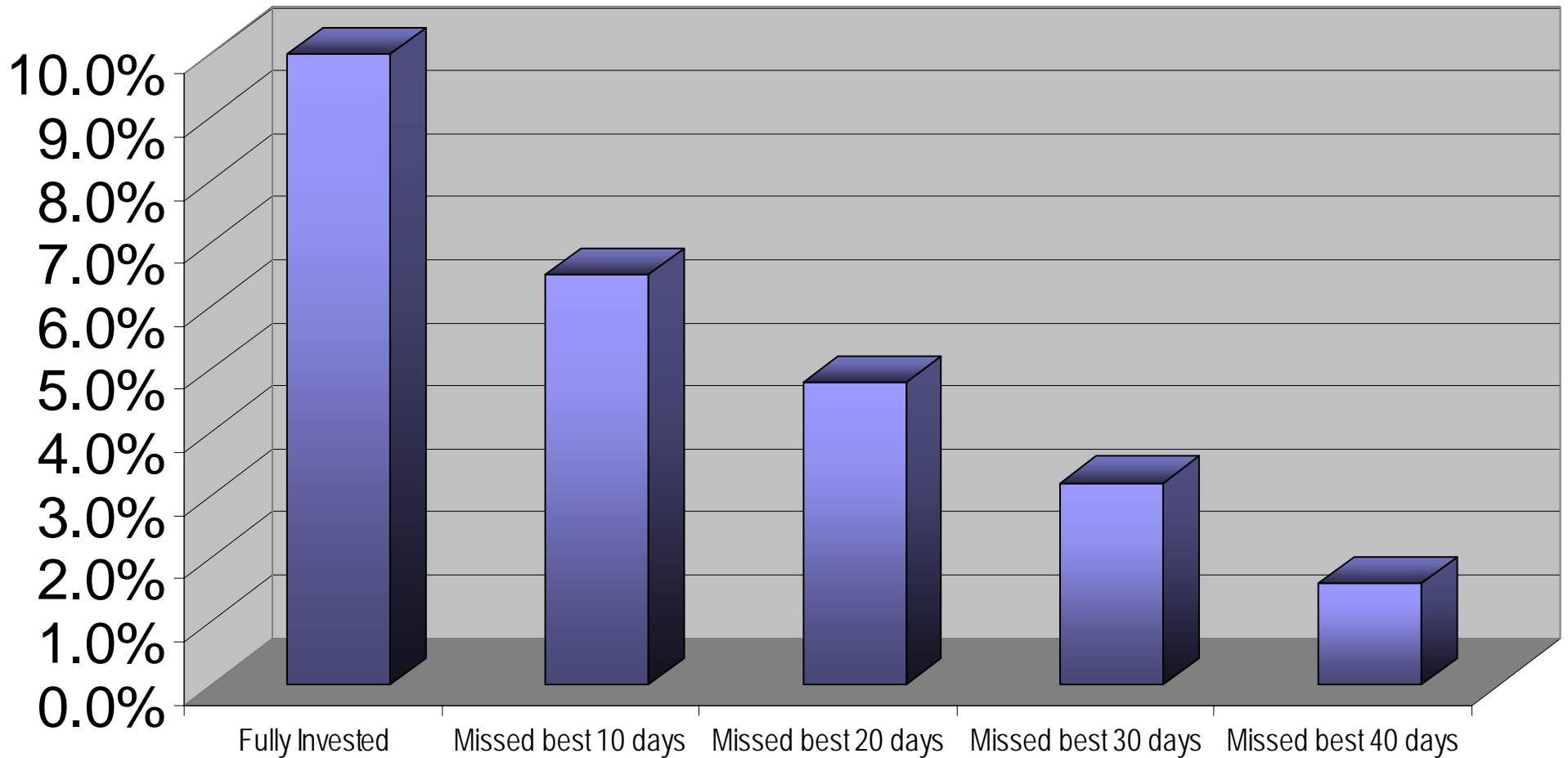
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Risk and Return



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Staying Invested vs Timing the Markets



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