Finance for LifeTM

Achieving Financial Success™



Finance for Life. Wealth for Living.™

Financium.com

Practical Wealth Creation Ideas

...for Simplified Financial Success™



Enjoy the
Experience of
Investing
EVEN IN A LAZY
MARKET

Economists will tell you that if you invest a lump sum in the stock market in large-cap stocks, you will have a lot more money in the future than

if you hesitate, investing a little here and a little there. Perhaps, but it is of little consolation to people whose apprehension causes indecision as to when to invest.

Are you the kind of investor that lies awake at night worrying about a potential market crash and possible paper losses on your mutual funds? Such an investor always has the jitters. If the market is surging upwards he or she might say something like; "surely the bubble will burst so I'll wait to invest after the bull market is over". On the flip side during

a market correction, a thought like this may occur; "the TSE has just dropped another 50 points, I had better hold off". The timid either invest and worry, or they continue to procrastinate due to fear. Does this sound like you? If so, here is a way to access a little courage in order to enjoy the experience of investing.

You can invest a given amount every month or quarter on a consistent basis in a mutual fund. In fact, in the worst case scenario, when the market is dropping in value there is a bonus. While the fearful investor is yanking his money out of the market, you will be buying mutual fund units at cheaper prices. Referred to as dollar-cost-averaging (DCA), this method of regular investing injects discipline into your investment strategy. Dollar cost averaging forces you to save before spending your money in dribs and drabs on unnecessary things when you delay your investing due to fear and trepidation. When your courage rises, consider a combination of DCA and lump sum investing with the help of your financial advisor.

Please seek professional advice prior to investing. Where mutual funds are considered, please read the funds' prospectus before investing. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments which are not guaranteed; their values change frequently and past performance may not be repeated. Any indicated rate of return is for illustration purposes only and is not intended to reflect future values of returns on investment. Financium, the publisher does not guarantee accuracy of information, and will not be held liable in any way for any statements or statistics in this publication, though we seek to present reliable, precise and complete information. Written permission of Financium who retains all rights, must be obtained prior to any reproduction. ©Financium. email: admin@adviceon.com [03/01/10]