Get Off the Sidelines!

Four reasons to invest *now* – and stay invested

1

Purchasing Power: To maintain your power to purchase the same items in the future, your savings should generate returns that, at a minimum, can keep pace with inflation. Investing early can help.

Did you know?

Inflation can erode purchasing power. Investing early and often can help minimize this impact.

Inflation[1]

1990 $100.00

2016 $160.70

Decrease in purchasing power over time

2

Power of Compounding: Compounding refers to the ability of an investment to generate earnings, which are then *reinvested* in order to generate their own earnings. This can make a huge difference in savings over the long-term.

TIP! Starting early helps you maximize the power of compounding.

Invest $350/ month[2]

Start age 30 — Saved at 65 $319,806

Start age 40 — Saved at 65 $179,945

Growth earned by investing early

Extra $139,861

3

Market Timing: Many of the market's most significant moves happen in short, unpredictable spurts. You could miss out on crucial gains, which typically come after dips in the market, by being on the sidelines for even a few days.

TIP! Waiting on the sidelines for the 'perfect time' to invest may not be the best idea.

Invested $10,000 in 1986[3] & missed 1% of the best days = Missed gains -$50,142 in 2016

4

Long-term Growth: Negative events in the media may cause fear in investors who then stay on the sidelines at the expense of their long-term financial goals.

Market volatility is normal and expected, but long-term growth can beat short-term fluctuations.

Tip! Consistent, long-term investing can be better than short-term investing or market timing.

Why Long-Term? 9.6% gains per year on average for Canadian Equities[4] & Positive returns 23 of the last 30 years

Invest early. Invest often. Stay on track.

For more information, talk to an advisor today.

[1]Source: Bank of Canada Inflation Calculator. [2]Compound interest example assumes a return rate of 4% compounded annually. [3]For illustrative purposes only. Example shown assumes $10,000 invested from January 1, 1986 to December 31, 2016. Canadian equities are represented by the S&P/TSX Composite Price Return Index. [4]Canadian equities are represented by the S&P/TSX Composite Total Return Index. For 30-year period ending December 31, 2016. Certain statements in this document may contain forward-looking statements ("FLS") that are predictive in nature and may include words such as "expects", "anticipates", "intends", "believes", "estimates" and similar forward-looking expressions or negative versions thereof. FLS are based on current expectations and projections about future general economic, political and relevant market factors, such as interest and foreign exchange rates, equity and capital markets, the general business environment, assuming no changes to tax or other laws or government regulation or catastrophic events. Expectations and projections about future events are inherently subject to risks and uncertainties, which may be unforeseeable. Such expectations and projections may be incorrect in the future. FLS are not guarantees of future performance. Actual events could differ materially from those expressed or implied in any FLS. A number of important factors including those factors set out above can contribute to these digressions. You should avoid placing any reliance on FLS. TD Mutual Funds and the TD Managed Assets Program portfolios are managed by TD Asset Management Inc., a wholly-owned subsidiary of The Toronto-Dominion Bank, and are available through authorized dealers.

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