

# Don't miss out

"Buy low. Sell high." It's the ideal long-term investment strategy. Except without a crystal ball, it's impossible. And the costs of getting it wrong are high. Every time you buy and sell, you incur additional costs, and worse still, you risk missing out on the market's best days.

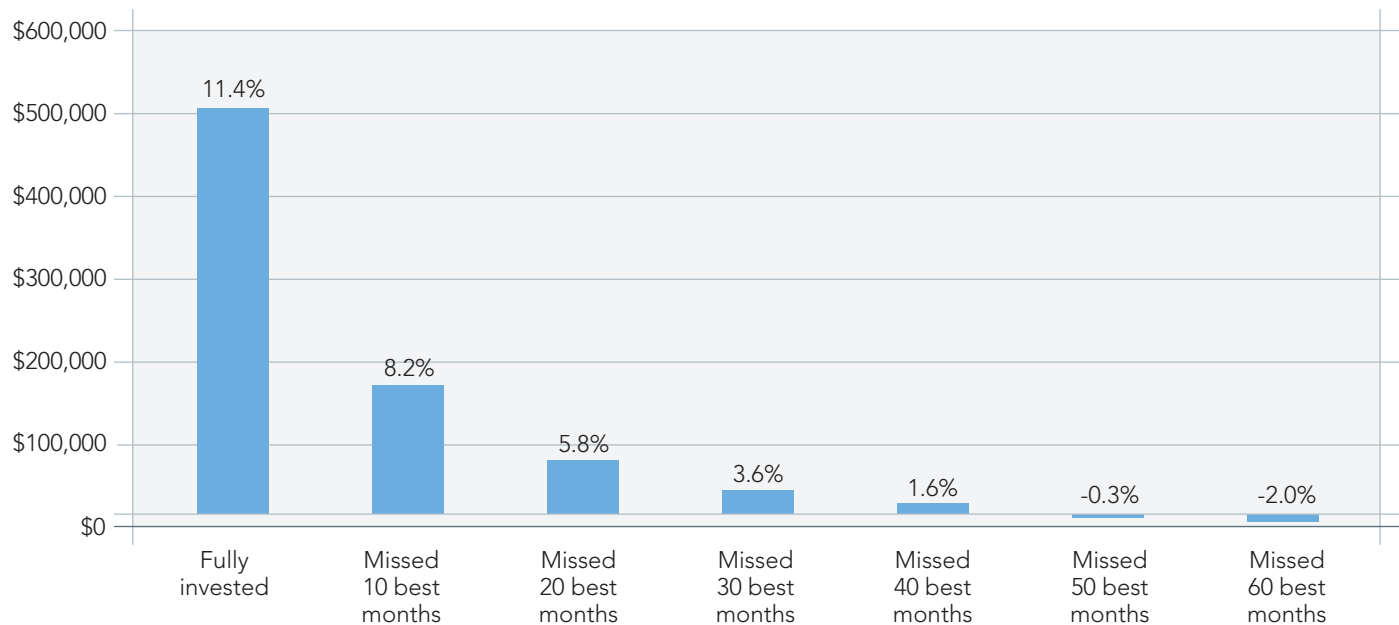
Study after study shows that when individual investors try to buy low and sell high, they tend to do exactly the opposite.

A better strategy is to stay fully invested. Despite many dips, if \$1 was invested in the Canadian stock market January 1, 1975, after 36 years it would be worth \$50.67, an annualized return of 11.4%.

So investing in the market and staying invested over the long term does pay off.

## Average annualized returns in the S&P/TSX Composite Index

\$10,000 invested from January 1975 to March 2011



Source: Morningstar Encorr. Index total returns from January 1, 1975 to March 30, 2011. Past performance is no guarantee of future results. It is not possible to invest directly in an index. As at March 30, 2011.

Read a fund's prospectus and consult your financial advisor before investing. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions or trailing commissions and may experience a gain or loss.

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