

Lesson 2

Print and cut these cards out and place them around the room.

1 You invest \$5,000 in a mutual fund with a 2.5% MER.

2 You sell 50 stocks for \$30 each in your Tax-Free Savings Account. Each trade costs \$5.

3 Your advisor charges you a 1% trailer fee on \$40,000 of mutual funds.

4 You withdraw \$3,000 from your Registered Retirement Savings Plan with a 20% tax.

5 You make ten stock trades at \$5 each.

6 You invest \$6,000 in an exchange-traded fund with a 0.2% MER.

7 You leave your investment account inactive for 12 months. Your bank charges an inactivity fee of \$25 every quarter.

8 You invest \$7,500 in a front-end load fund with a 3% sales charge.

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9 You invest \$2,000 in a no-load fund with no MER.

10 You withdraw \$1,000 from your Tax-Free Savings Account.

11 Your mutual fund charges you a 2% back-end load when you withdraw \$5,000 worth of your stock.

12 You trade six stocks worth \$800 total in a mutual fund, with 1% level load and \$6.95 commission per trade.

13 You withdraw \$5,000 from a non-registered account with 50% capital gains tax.

14 You contribute \$6,000 to your RRSP.

15 Your advisor of six years charges a \$100 annual fee for their services.

16 You invest in a stock and hold it all year with no trades.

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17 You pay a \$50 account maintenance fee for three years of investing on a stock platform.

18 Your exchange-traded fund has \$8,230 worth of funds, with a 0.2% MER.

19 You purchase a \$5,600 mutual fund with a 3% portfolio management fee.

20 You purchase a \$50,000 mutual fund with a 1.5% MER and a 1% trailer fee.