

THE THREE “Ds” OF INVESTING

One way to keep your focus on your goals is to remember the three “Ds” of investing: Dollar-Cost Averaging, Discipline, and Diversification.

DOLLAR-COST AVERAGING

Investing a fixed amount at regular intervals eliminates having to predict when to invest as you will be able to take advantage of the market highs & lows - by purchasing fewer units when the prices are high and more units when prices are low, you can reduce the dramatic impact of market swings and enable yourself to build wealth over the long term.

DISCIPLINE

By staying focused and staying invested through all market activity, you can increase your long term potential, as missing even a handful of the best-performing days in the market over time can considerably diminish your returns.

DIVERSIFICATION

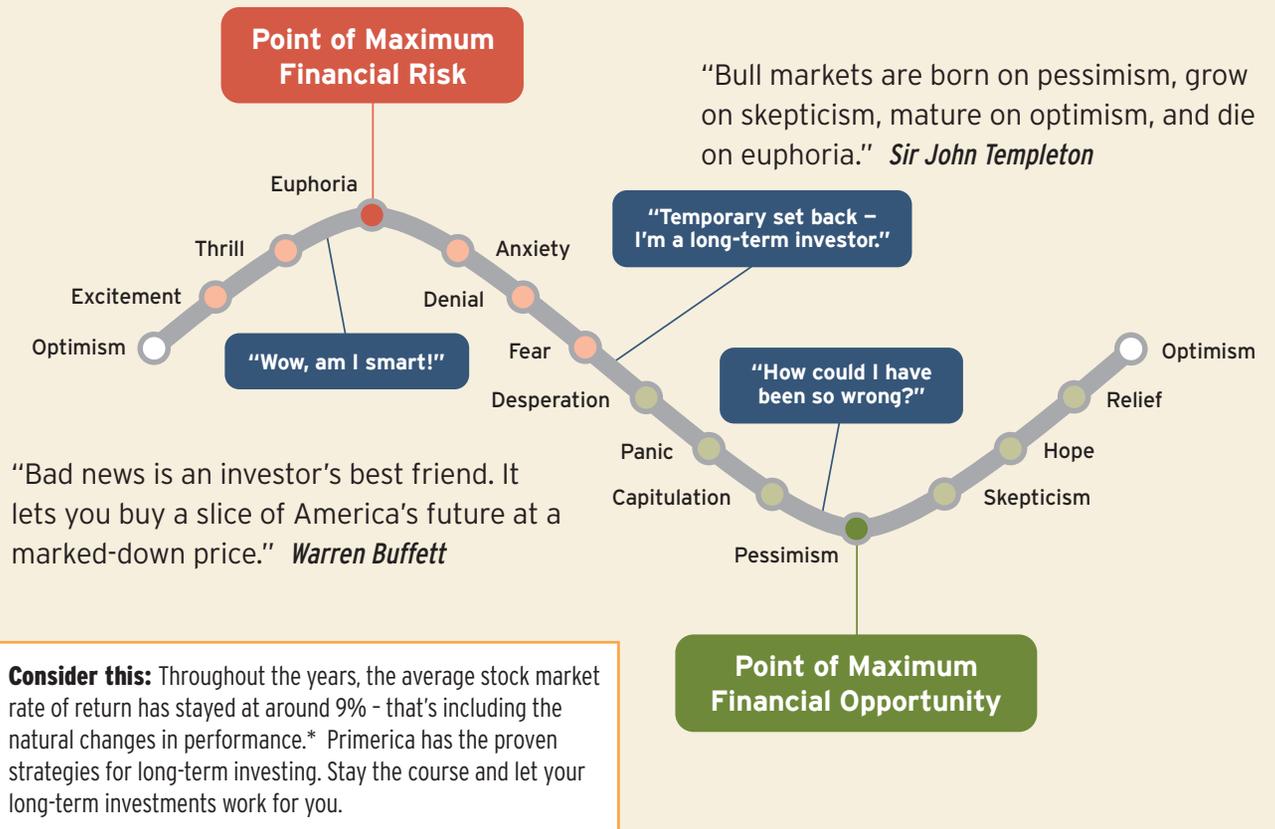
By investing in different asset classes you can spread out the risk in your portfolio. This may also work to increase returns by offsetting losses in one asset class with an opportunity for gains in another. While diversification does not assure a profit or protect against loss, it may well be one of the most important investment strategies.

The bottom line is, invest with your head, not the headlines. Your financial goals haven't changed. Neither should your approach to investing.

PFSL INVESTMENTS CANADA LTD.

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THE CYCLE OF MARKET EMOTIONS



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*S&P/TSX Composite Total Return Index, December 31, 1987 - December 31, 2019

1 The sum of 75% of the amount of all contributions made to the Primerica Common Sense Funds, reduced by any partial withdrawals as described in the withdrawal of units provision in the Primerica Common Sense Information Folder.

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