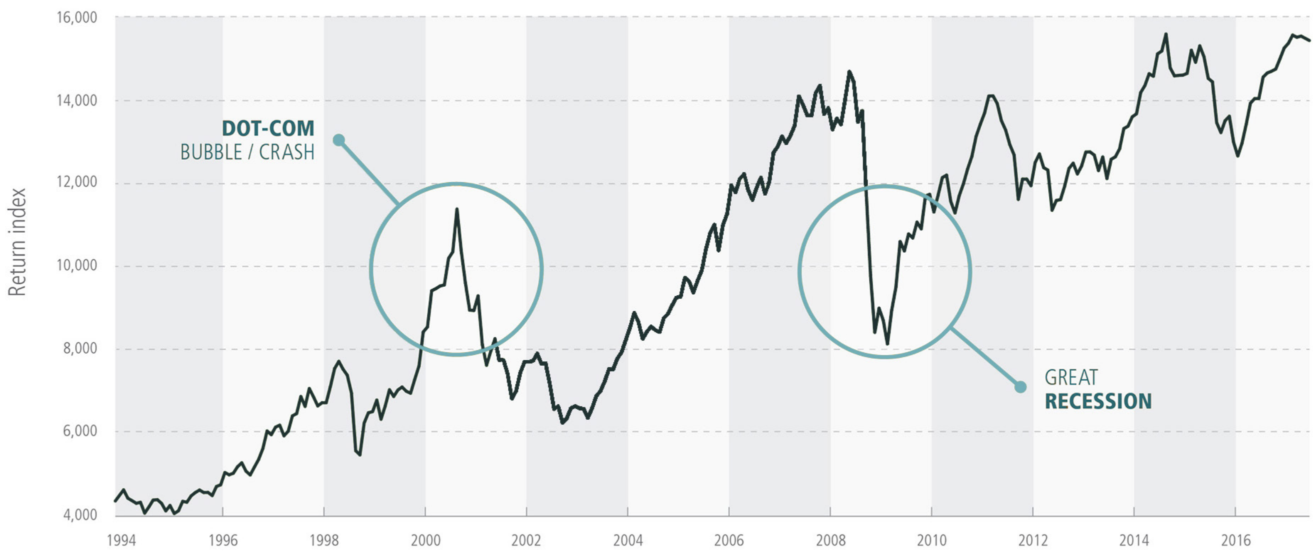
Market Realities

S&P/TSX Composite Performance from 1994 - 2017



Buy & Hold

Staying invested means sticking to your financial plan. Regular contributions over the long term allows for dollar-cost averaging. So you can avoid trying to time the market and take advantage of key buying opportunities.

Emotional decisions can result in hesitation and lost opportunities. Start a regular contribution plan and invest any capital sitting on the sidelines or in cash.

Remember:

- Market recoveries and advances happen quickly.
- Waiting for the market to bounce back might mean missing the opportunity to buy low.
- Even a few lost days can mean significantly lower returns.

The Truth About Market Timing

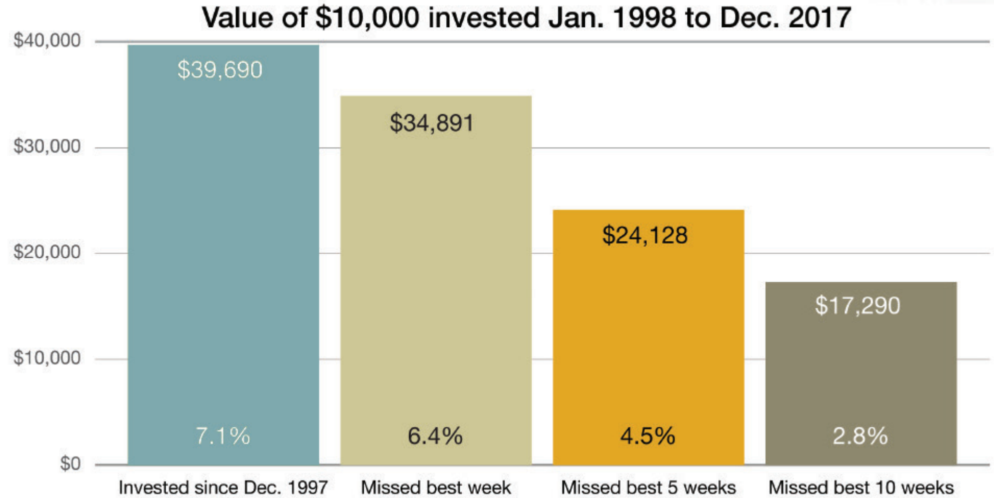
Intent Planning believes having a personalized financial plan and following it lead to success. Dollar-cost averaging, compound interest and buying and holding are key strategies when it comes to investing.

Market timing is contrary to these strategies. Market timing is making buy or sell decisions of financial assets (often stocks) by attempting to predict future market behaviour.

This strategy is extremely difficult to execute even for the most seasoned stock broker.

Trying to time the market typically results in missing some of the best opportunities for portfolio gains.

Value of $10,000 invested Jan. 1998 to Dec. 2017



Source: Morningstar Direct, as of Dec. 31, 2017.

IntentPlanning.ca | p: 204.415.0611 | e: connect@intentplanning.ca

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