If you’re not invested, you’ll never know what market gains you may have realized. During times of uncertainty, it’s understandable that you may feel uneasy about the financial markets. This uncertainty has influenced many investors to delay or even redeem their investments. But waiting for the “perfect time” to invest could jeopardize your long-term financial goals.

3 Reasons to Put Your Savings to Work and Stay Invested

1. **Preserve Your Purchasing Power**
   To maintain your ability to purchase the same items in the future, your savings should generate returns that, at a minimum, can keep pace with inflation.

   Inflation can increase the cost of goods over time¹

   - 1990: $100.00
   - 2019: $177.01

   By investing early you could earn up to an extra $59,941²

   - $150/month
   - Start at age 30: Saved at 65 = $137,060
   - Start at age 40: Saved at 65 = $77,119

   Compound interest example assumes a return rate of 4% compounded monthly. For illustrative purposes only.

2. **Power of Compounding**
   Compounding is a powerful process in which an investment’s earnings are reinvested to generate additional earnings over time. This can make a huge difference in growing your investment over the long term.
Invest Regularly, Remain Invested and Stay on Track

Don’t let negative headlines keep you out of the markets. Ups and downs are a normal part of the journey and investing your cash during different market conditions removes the guesswork, with an opportunity to benefit from potential gains when markets go up and discounted prices when market prices are falling. More importantly, consistent participation in financial markets over longer periods improves the likelihood that you’ll reach your investment goals.

For more information, contact your investment professional.

2 The rate of return or mathematical table shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the mutual fund or returns on investment in a mutual fund.
3 Canadian equities are represented by the S&P/TSX Composite Price Return Index. As at December 31, 2019.

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You could have lost up to $39,656.93 trying to time the market

Example shown assumes $10,000 invested from December 29, 1989 to December 31, 2019. For illustrative purposes only.

Potential Market Gains

Many of the market’s most significant moves happen in short, unpredictable periods. You could miss out on crucial gains, which typically come after dips in the market, by being out of the markets for even a few days.