Invest Regularly and Get Ahead Faster

Investing shouldn't happen just once. When you make it a habit, you may be able to grow your wealth more quickly and smooth out market fluctuations.

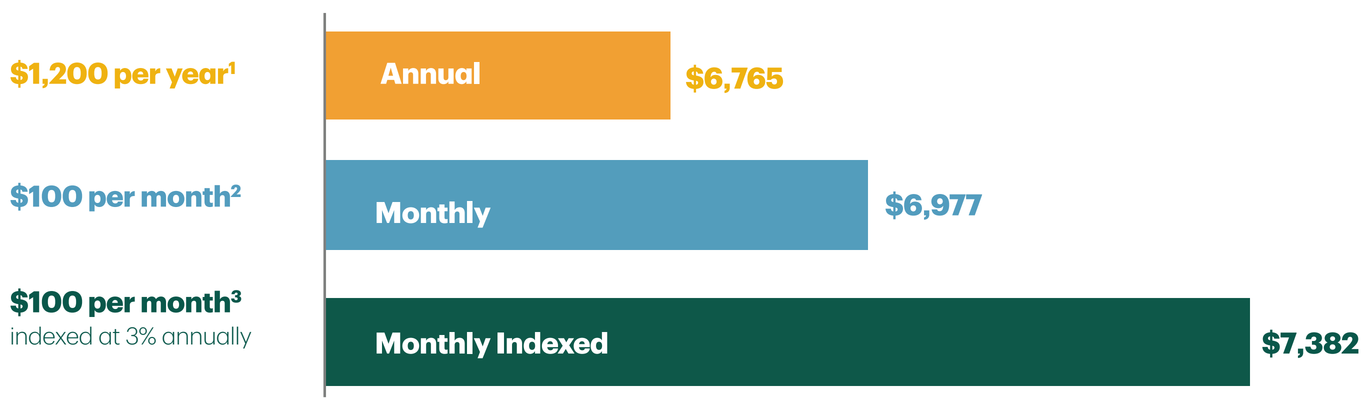
Monthly investing can give you the advantage

The strategy is simple: Consider setting aside a fixed amount of your income every month that goes directly towards your investments. There are two potential benefits:

1. **Your investments could grow through compounding.** When you invest every month, you're constantly putting more money to work for you and it has more time to grow.
2. **You can benefit from dollar-cost averaging.** You can't predict the timing of market price fluctuations; however, when you invest monthly, you pay a little more when markets are up and a little less when they're down. Using this approach, the average price you'll pay is typically somewhere in the middle, helping you level out the cost of your investments.

Boosting your monthly contributions helps you prepare for future cost of living increases

Here are three potential ways to invest $1,200 per year for five years, assuming a 6% annual return. In this example, investing monthly and increasing your contribution by 3% each year to make up for the rising cost of living can provide a better outcome over time.*



*Additional return is calculated after accounting for personal contributions made at the end of each period. Based on total contribution amounts of: [1]$6,000 over five years at $1,200 per year; [2]$6,000 over 60 monthly contributions of $100 per month; and [3]$6,370.96 over 60 months at $100 per month indexed at 3% annually. For illustrative purposes only.

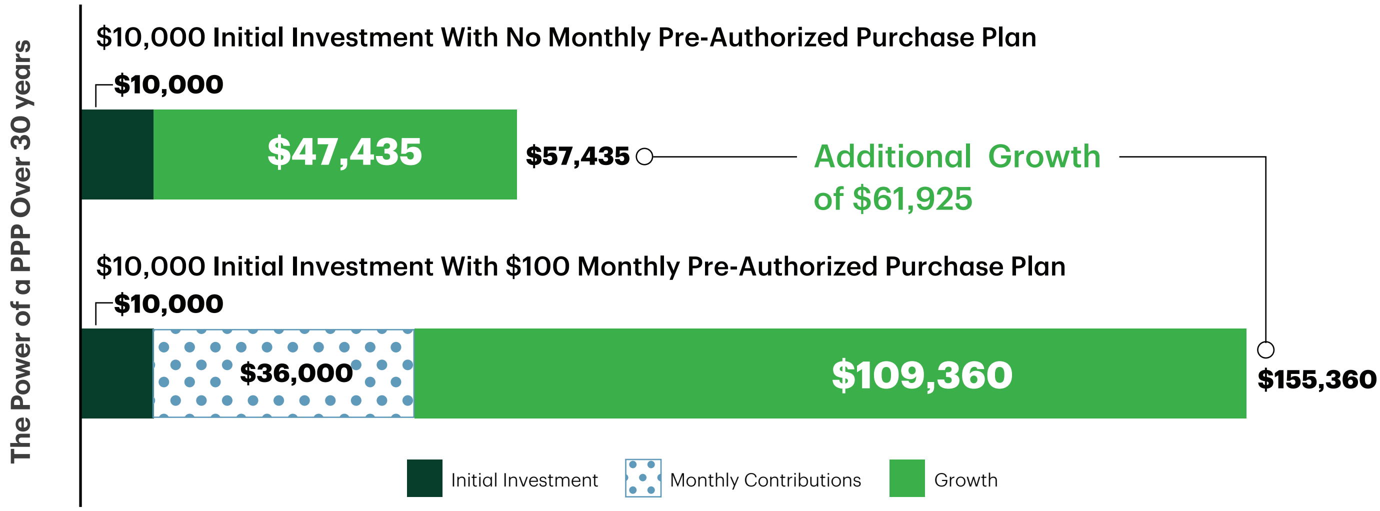
Pay yourself first with automatic monthly investing

To invest monthly, simply decide how much you want to invest and how frequently. You may not even notice the money missing from your bank account, but you may see the difference in your investment portfolio by investing regularly over the long term.

What if you have a lump sum to invest?

Invest early and invest often: Pre-Authorized Purchase Plans make a difference

After an initial investment of $10,000, you could benefit even more by also investing $100 in a monthly Pre-Authorized Purchase Plan (PPP). See how your savings could grow over time.



As at June 30, 2019
Source: TD Asset Management. Based on the Global Neutral Balanced CIFSC Category annualized return over 30 years (1989-2019).
For illustrative purposes only.

When markets are rising, it makes sense to get your money growing sooner rather than later. However, if you're concerned about a market decline, you may wish to invest your lump sum in a series of instalments through a PPP. This strategy can help you minimize downside risk through dollar-cost averaging.

For more information, contact your **investment professional**.

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