

# FINANCIAL FRIDAYS

# Introduction to Investing



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# 1.

## Setting Your Goals

- It is important to set goals to know what you are saving for
- Whatever your goals, it is also important to set out a timeframe
- Your savings strategies will depend on whether it is a short term (e.g. buying a car) or a long term (e.g. retirement) goal
- Once you know what you want to save for, you can then build a plan to achieve each goal and save for them simultaneously



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# 2.

## What Are You Investing For?

- Saving for short term goals, things you want to achieve in the next 1-2 years, can be kept in a regular savings account for more security
- The best way to build up savings for long term goals, like home ownership, paying for a child's education, or retiring is to invest your money so it grows over time



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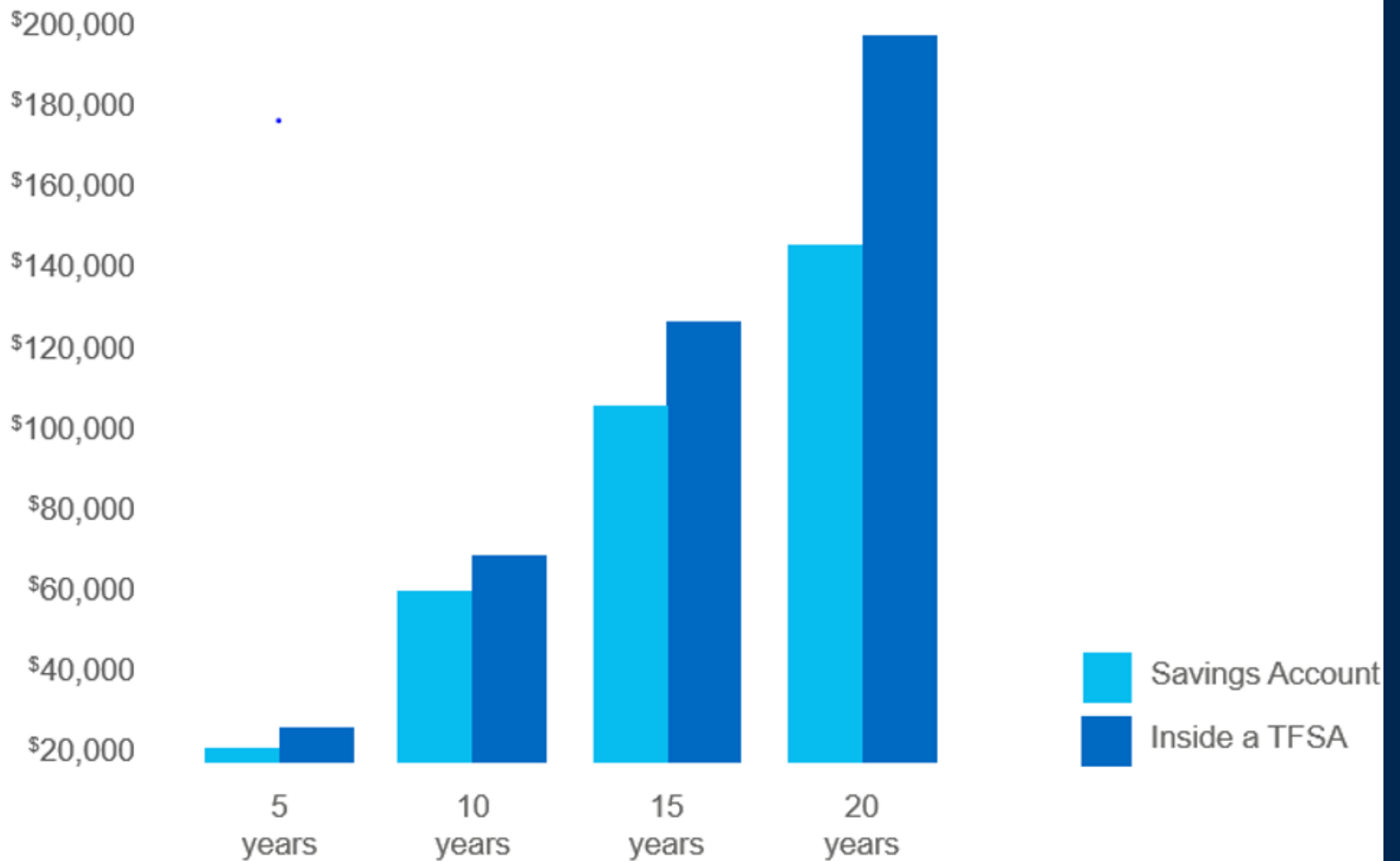


# 3.

# Savings vs. Investing

## TFSA vs. Regular Savings Account

\$5,500 contributed annually, earning 6% interest



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# 4.

# Risk vs. Reward

- The more exposure your investment option has to equities, the higher the risk and the more you are susceptible to the volatility in the market
- Investments with a higher risk level can result in higher profits, but also have a greater chance of losing money, especially with a shorter timeframe
- Your comfort for risk helps determine your investor profile. In the investing world this will range between very low to very high
- Other characteristics that establish your investor profile are the investment type, your life stage, goals, and your individual preferences



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# 5.

# Your Investment Style

- We all have our own way of approaching decisions when it comes to investing
- Some like to do our own research and make our own investment decisions
- Others prefer to look to a professional for advice
- Some like to do a combination of both
- There are different investment platforms available to you, depending on your investment style



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# 6.

# Investment Platforms

## Invest with an Advisor

- You can meet with a financial advisor, at a bank or brokerage firm, who will help you invest your money based on the saving goals you discover together

## Self-directed investing

- Direct investing is an online brokerage platform with the information and tools you need to buy/sell stocks when and how you want
- This type of investing is called active investing
- Try before you buy with a practice account

<https://www.rbcdirectinvesting.com/practice-accounts.html>



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# 7.

# Investment Platforms

## Robo Investing

- If you like to invest online but don't want to be involved in the research and decisions, RBC InvestEase is a tool for passive investing that may be right for you
- RBC InvestEase uses your determined risk tolerance to create and maintain your portfolio as funds are added online

<https://www.rbcinvestease.com/>



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# 8.

## Fees

- Each platform has various fees associated with them
- Make sure you understand what services are provided and how much they cost before you make your choice
- Compare fees over a variety of investment platforms and providers to ensure it is the right fit



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# 8.

## How To Get Started

- Answer a few quick questions about your goals and investing style and our Investment Wizard will give you some ideas

<https://www.rbcroyalbank.com/investment-wizard/index.html>



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# Join us on Instagram Live



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**Tuesday, November 30th | 11am**

**Enter to win at [nusu.com/rbc](https://nusu.com/rbc)**

\*You must join the Instagram Live in order to win



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