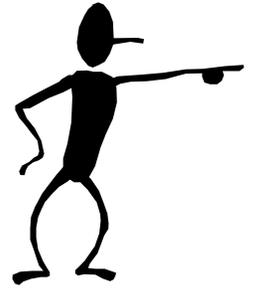


# Investment Options

**What to  
do Next**



## **Before You Invest—Ask Yourself**

It is a good idea to ask yourself the following questions and take the information with you when you go to your bank or financial institution. This will give you and your advisor a starting point to begin discussing which of their products will best suit your needs.



**Do your homework! Preparing yourself before going to your bank or financial advisor will help you get more from your meeting.**

1. How much money do I have to invest?

\_\_\_\_\_

2. What is the intended use for the money?

\_\_\_\_\_

3. How liquid, or changeable, will I need the investment to be?

\_\_\_\_\_

4. What is my risk tolerance?

\_\_\_\_\_

5. What is my investment knowledge?

\_\_\_\_\_

# Investing doesn't have to be hard

A breakdown of the most common investment products, and some of their pros and cons:

Time Frame	Investment Options	Products Commonly Offered	Liquidity	Risk	Typical Rate of Return
Short-term Usually less than one year	Cash and cash equivalents	Savings accounts, money market mutual funds, treasury bills	High, with no penalties for changes or withdrawals.	Very low risk with principal and interest protection	Lowest
Medium-term Usually 2-5 years	Fixed income investments	Term deposits, bonds, income mutual funds	Low, due to fixed maturity dates.	Low risk with principal and interest protection	Medium
Long-term Usually 5 years or more	Equity investments	Equity mutual funds, individual stocks	It is possible to make changes and withdrawals, but usually at a cost to you.	Medium to high risk with no guarantees of initial investment or rate of return.	Highest



**As you are narrowing down the type of investment that best suits your needs, be sure to ask about any fees or costs involved with setting up and making changes to your account. This may affect your final investment decision.**

## Helpful Hints

Remember that you are the customer, and you have the ability to shop around and compare the options offered to you at different financial institutions.

It is a good idea to ask whether they can give you any bonuses on term rates or special rates on savings accounts - these types of incentives usually aren't offered but may be available if you ask.



## Trusts Education Program

The Public Trustee of Manitoba  
 155 Carlton Street  
 Suite 500  
 Winnipeg MB R3C 5R9  
 Phone: 204-945-2700 or  
 1-800-282-8069 ext. 2700  
[www.gov.mb.ca/publictrustee](http://www.gov.mb.ca/publictrustee)