

# Don't miss out

"Buy low. Sell high." It's the ideal long-term investment strategy. Except without a crystal ball, it's impossible. And the costs of getting it wrong are high. Every time you buy and sell, you incur additional costs, and worse still, you risk missing out on the market's best days.

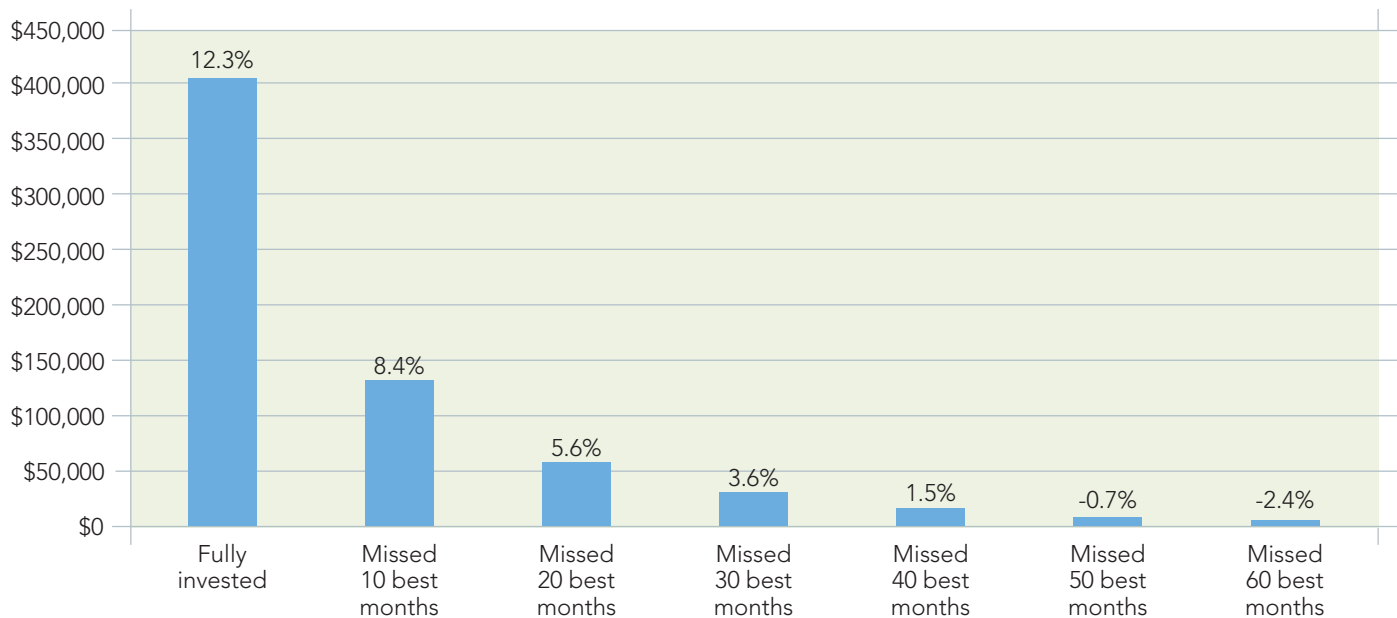
Study after study shows that when individual investors try to buy low and sell high, they tend to do exactly the opposite.

A better strategy is to stay fully invested. Despite many dips, over 30 years the Toronto stock market generated a total return of 3,987% and an annualized return of 12.3%.

So investing in the market, and staying invested over the long-term does pay off.

## Value of \$10,000 invested in the S&P/TSX Composite Index

From January 1975 to December 2006



Source: Datastream. S&P/TSX Composite Index price returns from January 1, 1975 to December 31, 2006. Effective May 1, 2002, the TSE 300 Composite Index was replaced with the S&P/TSX Composite Index. For more information on this change, visit [www.tse.com](http://www.tse.com). Past performance is no guarantee of future results. It is not possible to invest directly in an index.

Read a fund's prospectus and consult your financial advisor before investing. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions or trailing commissions, and may experience a gain or loss.



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