



CANADIAN INVESTORS' COURSE

Session 13: Portfolio Construction Commentary



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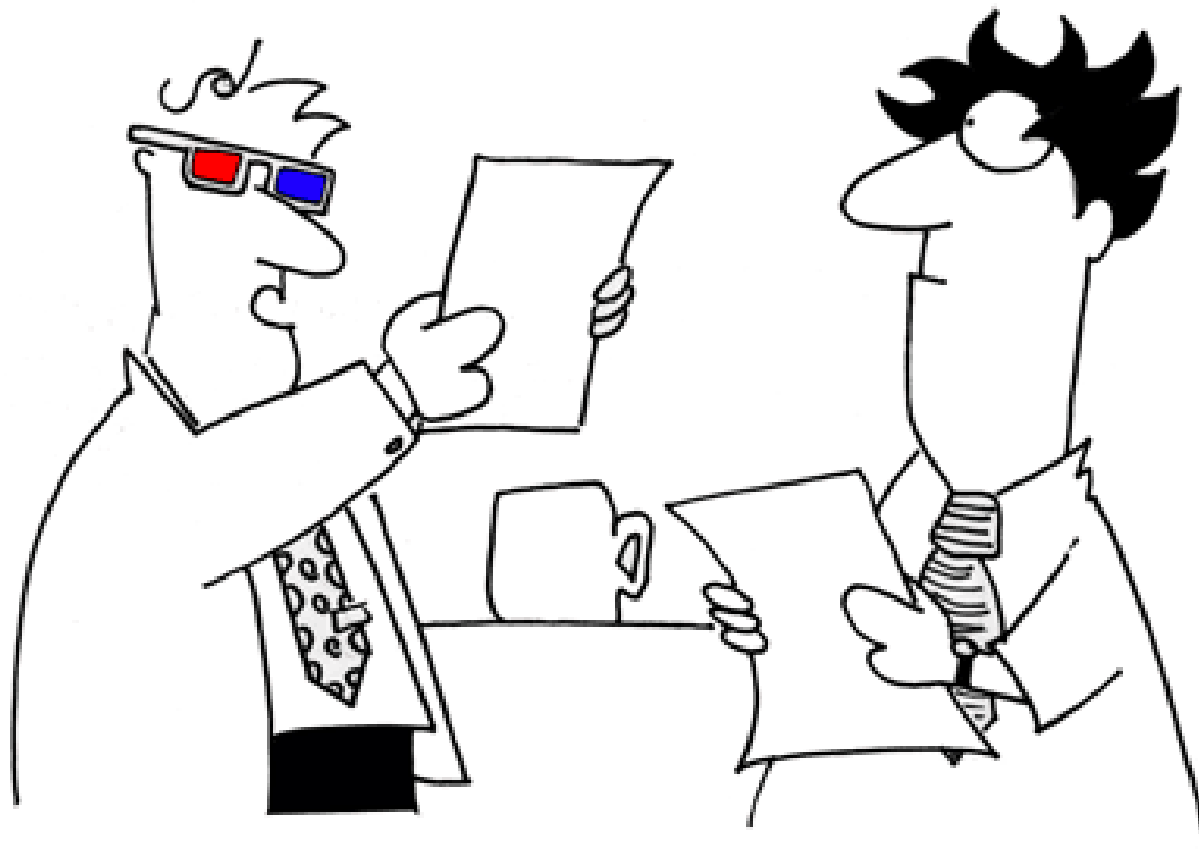
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Investing involves various levels of risk. Future results can be dramatically different from the opinions expressed herein. We STRONGLY believe in the use of an investment professional before investing. NOT ALL advisors are alike. We hope you view our Sessions 8 and 9 on the 'Investment Industry' to become fully aware of ALL the types of various licenced investment professionals in Canada along with their fees and/or compensations, as well as, their services.

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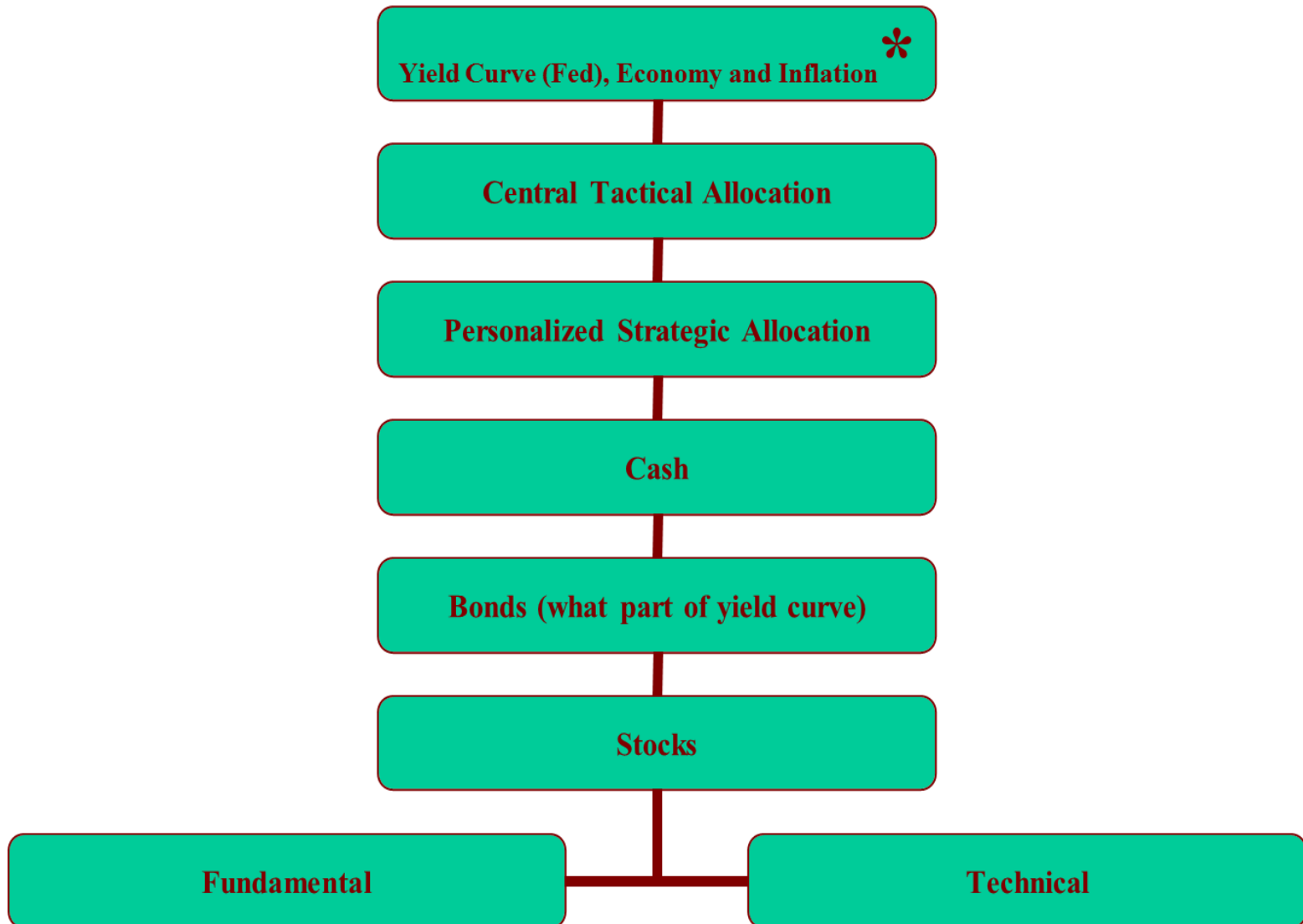
“Nope, our financial report doesn't look any better in 3D”



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PROCESS, PROCESS, PROCESS





Portfolio Construction brings together the CIC Sessions

Please review the CIC Sessions that explain how the financial instruments work

We advise that go with a full-service 'Trusted Wealth Professional' in your area that is Licensed at the highest level and also practices the Rules-Based Investment Approach.

Use a 'fee-based' account to run this Approach. Fees outside the RRSP/TFSA are tax deductible and generally less than Mutual Fund MERs. Corporate business owners should investigate using Individual Pension Plans (IPPs) instead of RRSPs.



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We advise that you work with a 'Trusted Wealth Professional' in your area that understands the elements of this course, and is practicing the Rules-Based Investment approach.



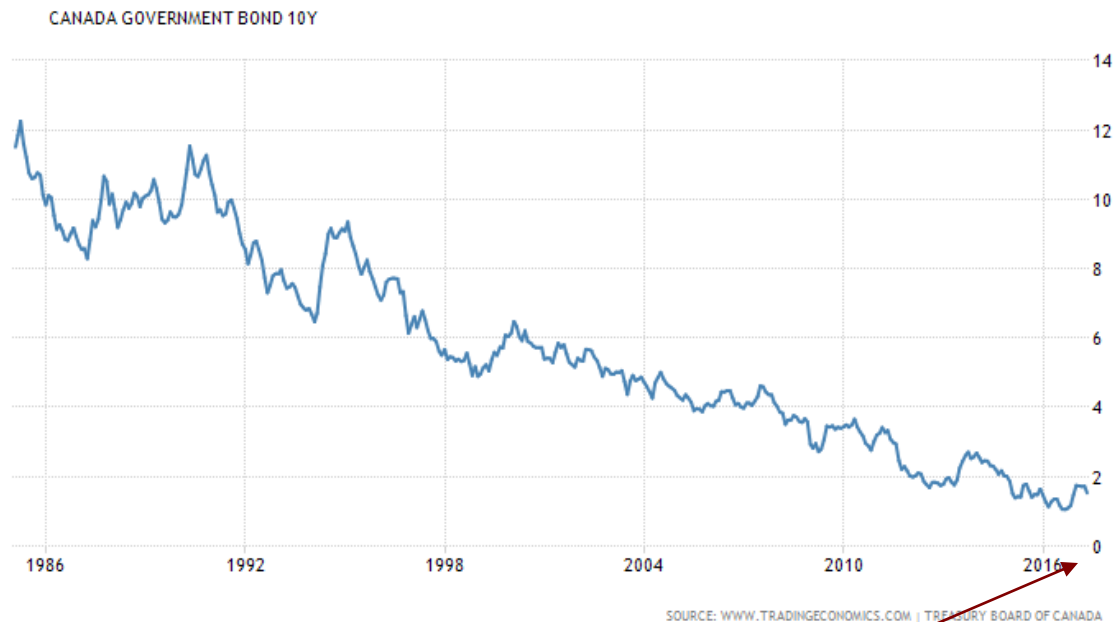
This typical 'pie chart' is very simple to manage and great for the DIYer (the Do-It-Yourselfer). Robo-Advisors operate this way as well. Many people that deal with Securities Salespeople place Mutual Funds into these portfolios. You can substitute the mutual funds with ETFs and save fees with, most likely, similar results.



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The next Bear market could be an expensive lesson for investors who believe in the 'Buy and Hold' approach to investing. With interest rates as low as they are now, it is unlikely that even lower interest rates will be possible to trigger a swift recovery...



After 30 yields of falling, we are close to zero, what's left?



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Practice a Full and Complete asset allocation program

The mutual fund and WRAP account industry have turned the idea of stepping aside and raising cash in a portfolio into a terrible thing to do. After all, they say, your money has to be “working for you”. No, they have to work for you. Practicing Strategic plus Tactical Asset Allocation requires work. What are you paying high fees for?

At least investigate how this works. It's not new. Go to the postal code Locator on this site and find a Trusted Wealth Professional who knows how to practice Strategic plus Tactical Asset Allocation. Become informed. You don't need yourself and your present Advisor to learn, or re-learn, the lessons of another Bear Market.



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Gerry Gabon

P. Eng (retired), MBA

AskGerry@TrustedWealthProfessionals.com

905-203-1162



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