

Will I save enough money to retire?



AGF INVESTMENTS

If you are like most Canadians, you realize the importance of saving for retirement but may be finding it daunting to do so. Busy lives and multiple obligations may make it difficult to take the time to develop a financial plan and stick with it. Understanding and appreciating the principles of investing can give you greater peace of mind and can ultimately help you achieve your goals. Here are three risks to keep in mind as you set out:



Keep these risks in mind

RISK OF STARTING LATE	RISK OF PLAYING IT TOO SAFE	RISK OF DOING IT ALONE
Starting early and tax sheltering compounding growth can magnify results even if it is just a small amount set aside monthly.	In today's low-interest rate environment, fixed-income investments simply won't provide the returns people need to ensure they have a sufficient retirement income stream. Investors need to take on some equity risk if they want their investments to grow at a rate higher than inflation.	The markets can be unpredictable, and it can be scary navigating them on your own. That's why many people work with an advisor.

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