

# Don't Get Caught on an Emotional Rollercoaster...

AGF SOUND CHOICES

Watching markets go up and down can be trying. Staying focused on the long term rewards investors.

For example, \$10,000 invested at the end of December 2001 would have grown to **\$47,309** by the end of December 2021, an annualized return of **8.08%\***



Sources: Morningstar Direct and AGF Investments Inc. S&P/TSX Composite Total Return Index data to December 31, 2021. The information provided is for illustrative purposes only and is not meant to provide investment advice. You cannot invest directly in an index.

\* Annualized return for S&P/TSX Composite Total Return Index. Source: Morningstar Direct. Data to December 31, 2021. This information is for illustrative purposes only. Past returns are not indicative of future results.

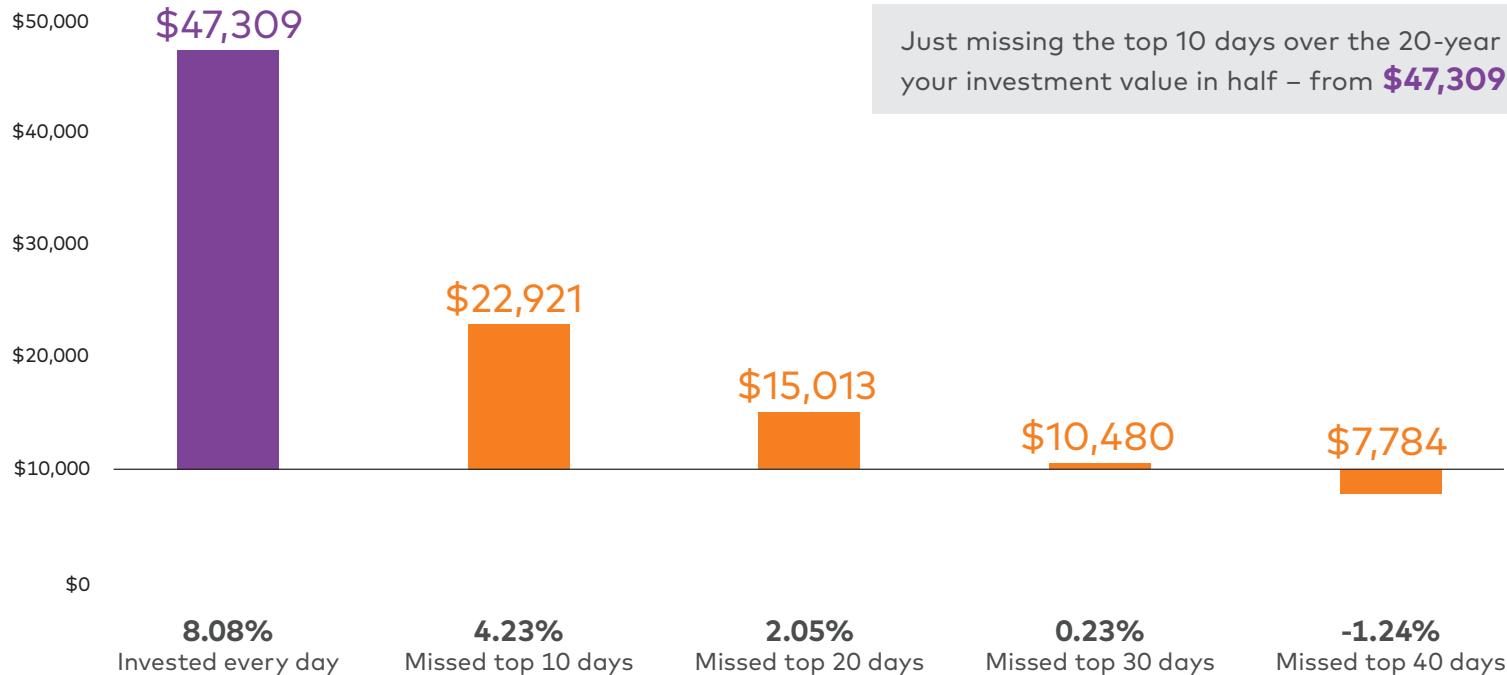
FOR ADVISOR USE WITH INVESTORS

This document is intended for advisors to support the assessment of investment suitability for investors. Investors are expected to consult their advisor to determine suitability for their investment objectives.



# Market Timing is a Guessing Game

When market volatility occurs, it may be tempting to pull your money out of the market. But that can have a significant impact on your investments.



Just missing the top 10 days over the 20-year period cut your investment value in half – from **\$47,309** to **\$22,291**.

\$10,000 investment in the S&P/TSX Composite Total Return Index for the 20 years ended December 31, 2021.

Source: AGF Investments Inc. as at December 31, 2021. For illustrative purposes only. You cannot invest directly in an index. Past returns are not indicative of future results.

©2022 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.

All information in Canadian dollars unless otherwise stated. For illustrative purposes only. Commissions, trailing commissions, management fees and expenses all may be associated with investment fund investments. Please read the prospectus before investing. Investment funds are not guaranteed, their values change frequently and past performance may not be repeated.

The contents of this website are provided for informational and educational purposes and are not intended to provide specific individual advice including, without limitation, investment, financial, legal, accounting, or tax. Please consult with your own professional advisor on your particular circumstances.

®The "AGF" logo and "Sound Choices" are registered trademarks of AGF Management Limited and used under licence.

Publication date: February 28, 2022.