

Investing Regularly Can Pay Off

AGF SOUND CHOICES

Setting up a Pre-Authorized Chequing (PAC) Plan, i.e., a regularly scheduled contribution, can help build your savings.

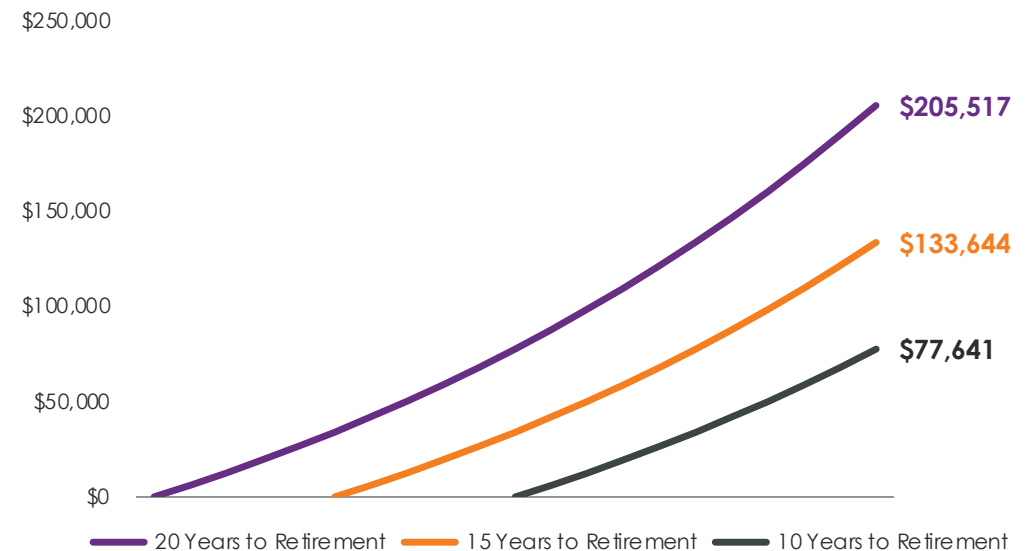
By investing regularly and following a consistent investment plan, you can take advantage of the benefits of compound growth, regardless of how much is invested.

Pre-Authorized Chequing (PAC) Plan

Year	\$100 PAC Plan			\$500 PAC Plan		
	3%	5%	7%	3%	5%	7%
0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2	\$ 2,470	\$ 2,519	\$ 2,568	\$ 12,351	\$ 12,593	\$ 12,841
4	\$ 5,093	\$ 5,301	\$ 5,521	\$ 25,466	\$ 26,507	\$ 27,605
6	\$ 7,878	\$ 8,376	\$ 8,916	\$ 39,390	\$ 41,882	\$ 44,580
8	\$10,835	\$11,774	\$12,820	\$ 54,174	\$ 58,870	\$ 64,099
10	\$13,974	\$15,528	\$17,308	\$ 69,871	\$ 77,641	\$ 86,542
12	\$17,307	\$19,676	\$22,469	\$ 86,537	\$ 98,382	\$112,347
14	\$20,847	\$24,260	\$28,404	\$104,233	\$121,299	\$142,018
16	\$24,604	\$29,324	\$35,227	\$123,021	\$146,621	\$176,134
18	\$28,594	\$34,920	\$43,072	\$142,970	\$174,601	\$215,361
20	\$32,830	\$41,103	\$52,093	\$164,151	\$205,517	\$260,463

The earlier you start the better. Why? The power of compounding returns.

Investors A, B and C all invest \$500 a month in a hypothetical investment that grows at 5% each year. By starting earlier, **Investor A** accumulated 50% more than **Investor B** – and nearly 3 times more than **Investor C**. All because of compounding returns.

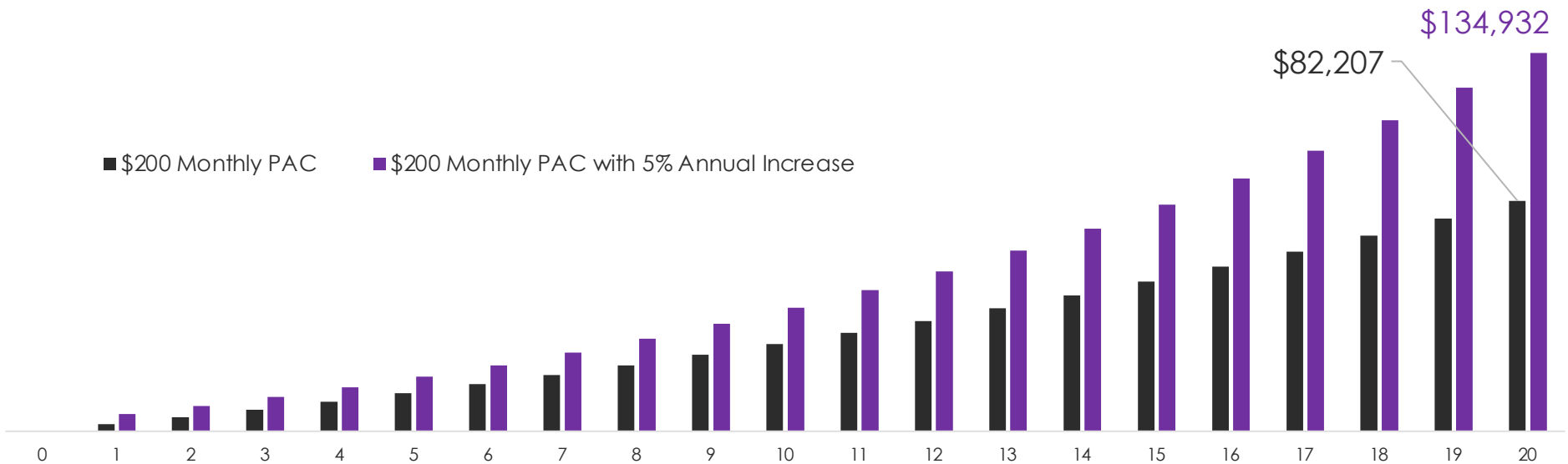


This chart represents the growth of a hypothetical investment, assuming a 5% annual nominal rate of return compounded monthly, over a specific time period. This example does not take inflation or applicable fees/deferred sales charges into account and should not be considered to be representative of the performance of any specific investment product or investment strategy. The chart is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of a specific investment or returns on investment in a specific investment. **This chart is a hypothetical example to be used for illustrative purposes only.**

Source: AGF Investments Inc. The table is for illustrative purposes only and does not reflect actual investments or past performance, nor does it guarantee future performance. AGF is not responsible for individual investment decisions made from the use of hypothetical performance data provided herein.

Why Increase Your Contribution Each Year

- Don't just automate your contribution – auto-escalate them
- Look at automatically increasing your contribution by 5% each year
 - \$100/month becomes \$105/month in year 2, \$110.25/month in year 3
 - \$200/month becomes \$210/month in year 2, \$220.50/month in year 3
- This “little” difference – through the power of compounding – 20 years later would have added \$50,000 to your investment's value



Source: AGF Investments Inc. 2021 **The chart above is for illustrative purposes only. All of the rates and values referenced above are hypothetical and do not reflect actual investment or past performance, nor do they guarantee future performance.** Based on a hypothetical returns of 5% and monthly PAC contributions every year over the period.

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

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