

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 Plan (PAC)

\$100 PAC

Year	Value		
	3%	5%	7%
0	\$ 0	\$ 0	\$ 0
2	\$ 2,470	\$ 2,519	\$ 2,568
4	\$ 5,093	\$ 5,301	\$ 5,521
6	\$ 7,878	\$ 8,376	\$ 8,916
8	\$10,835	\$11,774	\$12,820
10	\$13,974	\$15,528	\$17,308
12	\$17,307	\$19,676	\$22,469
14	\$20,847	\$24,260	\$28,404
16	\$24,604	\$29,324	\$35,227
18	\$28,594	\$34,920	\$43,072
20	\$32,830	\$41,103	\$52,093

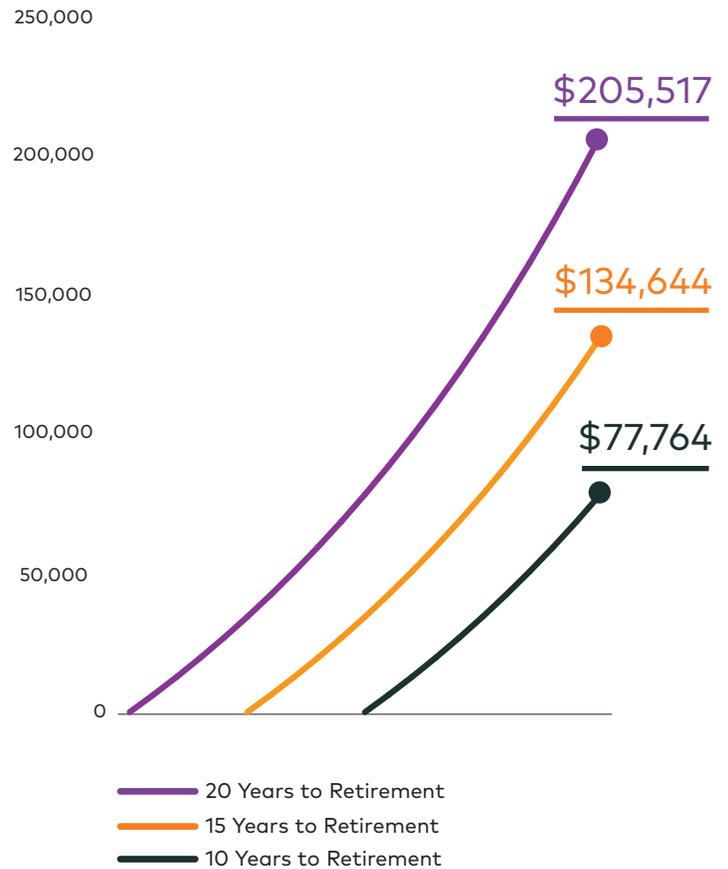
\$500 PAC

Year	Value		
	3%	5%	7%
0	\$ 0	\$ 0	\$ 0
2	\$12,351	\$12,593	\$12,841
4	\$25,466	\$26,507	\$27,605
6	\$39,390	\$41,882	\$44,580
8	\$54,174	\$58,870	\$64,099
10	\$69,871	\$77,641	\$86,542
12	\$86,537	\$98,382	\$112,347
14	\$104,233	\$121,299	\$142,018
16	\$123,021	\$146,621	\$176,134
18	\$142,970	\$174,601	\$215,361
20	\$164,151	\$205,517	\$260,463

Source: AGF Investments Inc. Performance returns presented are hypothetical and for illustrative purposes only. It does not represent actual performance nor does it guarantee future performance. The rate of return shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values or returns. Assumptions were made in the calculation of these returns including \$100 invested at the end of each month in hypothetical investments with the stated rate of return. Every other year is shown for illustrative purposes only. Any taxes due, trading costs and other fees associated with the portfolios are not included and trading prices and frequency implicit in the hypothetical performance may differ from what may have actually been realized at the time given prevailing market conditions.

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.

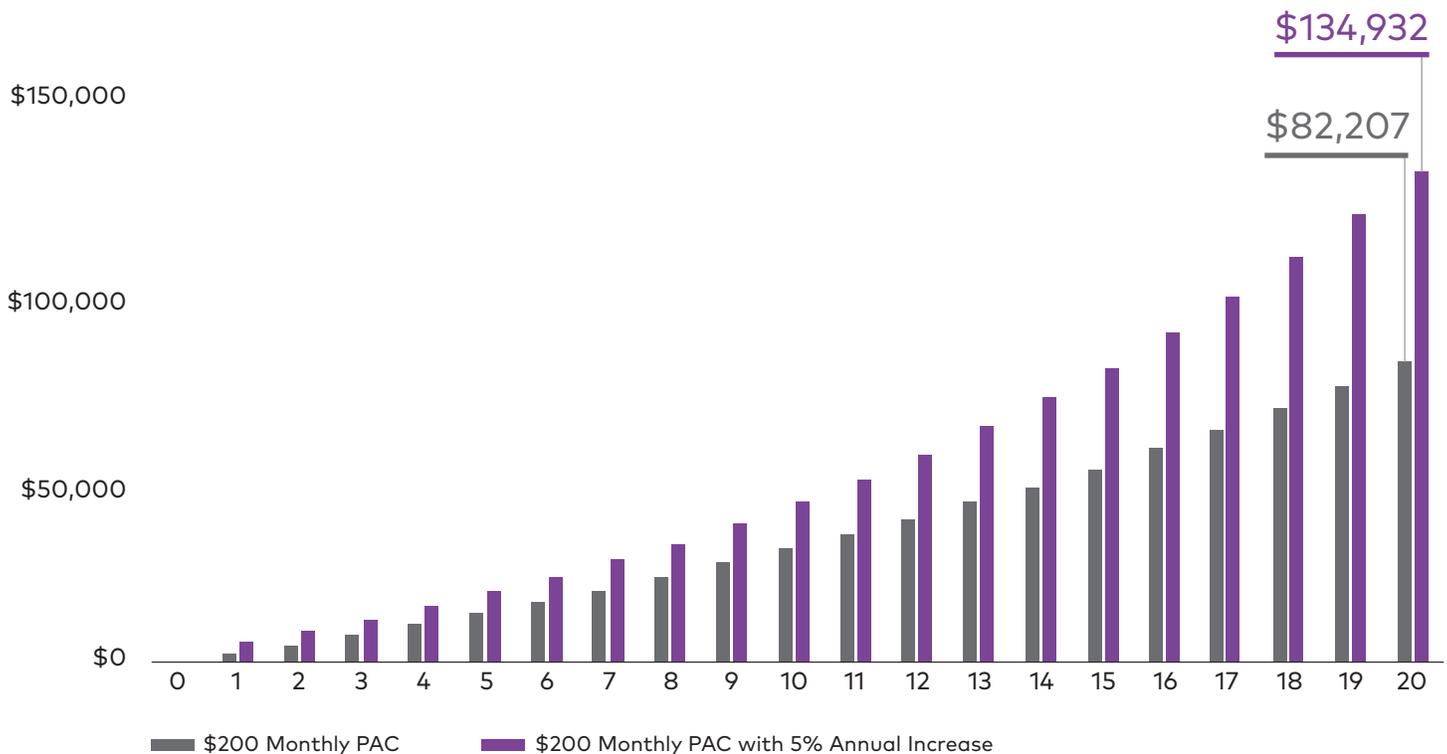


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Why Increase Your Contribution Each Year

A balanced portfolio can help smooth out the ups and downs and remove much of the guesswork.

- 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



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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.

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