



# Tradex

## **The Tradex Systematic Savings Plan** **A great way to turn your savings into a valuable investment.**

Everyone has something special to save for...a new home, a child's education, a secure retirement. Various savings plans, including the Canada Savings Bond Payroll Savings Plan, have helped millions of Canadians save for the important things in life. For individuals with a long-term investment horizon, we believe that the Tradex Systematic Savings Plan is second to none. That's because the Tradex Savings Plan not only makes saving easier, but it also offers you a great choice of investments.

We believe that, in line with historical trends, equity markets will continue to move higher over time and that investors will be rewarded accordingly. But, as always, markets will be volatile over shorter time periods. That's why we are so keen on promoting a "dollar-cost-averaging" approach to investing.

With dollar-cost-averaging, you invest the same amount at regular intervals. When unit prices are low, more units are purchased. Conversely, when unit prices are higher, fewer units are purchased. Thus, dollar-cost-averaging helps smooth out the market swings faced by all investors.

### **Joining is easy:**

- Simply complete a Tradex application form and a pre-authorized debit form for money to be withdrawn from your bank account.
- Then decide how much you want to save each period (the minimum investment is \$100 which can be made bi-weekly, monthly or quarterly).
- The rest will happen automatically.

### **A great choice of investments:**

- You have a great choice of how to invest your savings, including our flagship Canadian equity fund, our highly regarded global equity fund or our conservative bond fund. Also available are the Tradex Investment Savings Account (a high-yield daily interest account) and mutual funds offered by almost all of the other mutual fund companies in Canada.

### **Complete flexibility:**

- There are no commissions and no administrative charges. This gives you complete freedom with respect to your investments.
- Your savings can be invested in an RRSP account, a Tax-Free Savings Account, a Registered Education Savings Plan account or a non-registered account (or in any combination of these accounts).
- You can also make lump sum purchases at any time over the phone.
- You can cancel your regular installments and/or redeem your units at any time (the proceeds will be deposited in your bank account within 48 hours).
- You'll receive a quarterly statement updating your holdings and transactions.

### **To take advantage of this Plan, give us a call.**

Over the years, hundreds of Tradex investors have built a brighter financial future for themselves and their families through the Tradex Systematic Savings Plan. To join them, give Blair, Brien, Debby or Luc a call at (613) 233-3394 and we'll send you the necessary forms or arrange an appointment. Or during business hours, visit the Tradex office in downtown Ottawa at Suite 920, 50 O'Connor Street.

*Mutual funds are sold by prospectus only. The simplified prospectus for each fund contains important information that you should read carefully before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.*