



# Invest Now and Get Time Working for You

If you're not invested, you'll never know what market gains you may have realized. During times of uncertainty, it's understandable that you may feel uneasy about the financial markets. This uncertainty has influenced many investors to delay or even redeem their investments. But waiting for the "perfect time" to invest could jeopardize your long-term financial goals.

## 3 Reasons to Put Your Savings to Work and Stay Invested

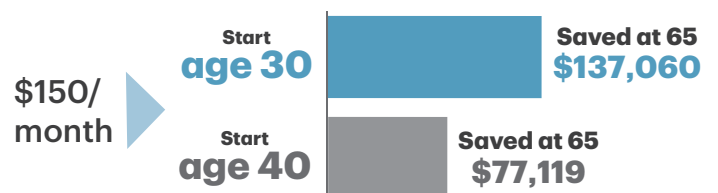
**1 Preserve Your Purchasing Power**  
To maintain your ability to purchase the same items in the future, your savings should generate returns that, at a minimum, can keep pace with inflation.

Inflation can increase the cost of goods over time<sup>1</sup>



**2 Power of Compounding**  
Compounding is a powerful process in which an investment's earnings are reinvested to generate additional earnings over time. This can make a huge difference in growing your investment over the long term.

By investing early you could earn up to an extra \$59,941<sup>2</sup>



Compound interest example assumes a return rate of 4% compounded monthly. For illustrative purposes only.

3

### Potential Market Gains

Many of the market's most significant moves happen in short, unpredictable periods. You could miss out on crucial gains, which typically come after dips in the market, by being out of the markets for even a few days.

You could have lost up to **\$39,656.93** trying to time the market<sup>3</sup>



Example shown assumes \$10,000 invested from December 29, 1989 to December 31, 2019. For illustrative purposes only.

## Invest Regularly, Remain Invested and Stay on Track

Don't let negative headlines keep you out of the markets. Ups and downs are a normal part of the journey and investing your cash during different market conditions removes the guesswork, with an opportunity to benefit from potential gains when markets go up and discounted prices when market prices are falling. More importantly, consistent participation in financial markets over longer periods improves the likelihood that you'll reach your investment goals.

For more information, contact your **investment professional**.



<sup>1</sup>Source: Bank of Canada Inflation Calculator. As at December 31, 2019.

<sup>2</sup>The rate of return or mathematical table shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the mutual fund or returns on investment in a mutual fund.

<sup>3</sup>Canadian equities are represented by the S&P/TSX Composite Price Return Index. As at December 31, 2019.

The information contained herein has been provided by TD Asset Management Inc. (TDAM) and is for information purposes only. The information has been drawn from sources believed to be reliable. Graphs and charts are used for illustrative purposes only and do not reflect future values or future performance of any investment. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance. Certain statements in this document may contain forward-looking statements ("FLS") that are predictive in nature and may include words such as "expects", "anticipates", "intends", "believes", "estimates" and similar forward-looking expressions or negative versions thereof. FLS are based on current expectations and projections about future general economic, political and relevant market factors, such as interest and foreign exchange rates, equity and capital markets, the general business environment, assuming no changes to tax or other laws or government regulation or catastrophic events. Expectations and projections about future events are inherently subject to risks and uncertainties, which may be unforeseeable. Such expectations and projections may be incorrect in the future. FLS are not guarantees of future performance. Actual events could differ materially from those expressed or implied in any FLS. A number of important factors including those factors set out above can contribute to these digressions. You should avoid placing any reliance on FLS. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts and prospectus, which contain detailed investment information, before investing. The indicated rates of return are the historical annual compounded total returns for the period indicated including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not guaranteed or insured, their values change frequently and past performance may not be repeated. TD Mutual Funds and the TD Managed Assets Program portfolios are managed by TD Asset Management Inc., a wholly-owned subsidiary of The Toronto-Dominion Bank and are available through authorized dealers. ©The TD logo and other trademarks are the property of The Toronto-Dominion Bank.