

Balance it out

(NARRATOR) Ever tried to time the markets?

What was the result?

Because even the most skilled professional investors can't say for sure when a stock has bottomed out or peaked.

(ON SCREEN) A mouse trap with a big piece of cheese sits on a table. A person's head rises so that her eyes are level with the trap. Eyeing it cautiously, she tries to snag the cheese. The trap snaps shut and snags a finger.

(NARRATOR) This can create a serious problem for everyday investors with real savings goals. Jumping in and out of the markets at the wrong time can wreak havoc on portfolios, and could cause investors to lose money on their investments.

(ON SCREEN) Zoom in on the cheese. The cheese falls into a maze. Hands try to grab it as it falls. Investors enter the maze looking for the cheese. They wander around and around without finding it.

(NARRATOR) Yet a simple strategy can help investors achieve better long-term returns, by averaging out the cost of an investment over time, and, more importantly, staying invested.

(ON SCREEN) A bar extends from the floor and the cheese sits on top. Smaller bars shoot up from the ground creating a stairway to the cheese.

(NARRATOR) Instead of investing a lump sum, Systematic investing, sometimes called Dollar Cost Averaging, spreads the amount into systematic payments over a set period of time. When the cost per unit is higher, the client buys less. When the cost is lower, the same amount buys more units.

(ON SCREEN) A coin bounces down the stairway and the camera follows it. It rolls to a stop. It bursts into small coins that distribute themselves evenly across the screen. A bar shoots up and lifts each coin to a different height.

(NARRATOR) By spreading out the sum to be invested over a number of weeks or months the average cost of investment tends to be lower. This is especially valuable in volatile times.

Lines shoot across the screen at the top of each bar. Each one has a dollar value on it. The top is \$12 the other three are \$10, \$6, and, \$8. The lines then dip and rise to meet each other at an average cost of \$9. The combined line turns green and shoots off the screen.

(NARRATOR) Professionals and everyday investors agree, there is no way to perfectly time the markets. Speak to your advisor about Systematic Investing today.

(ON SCREEN) The green line changes into the phone.



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