

Wise Investing Tip Sheet

DO

Remember that it's your money!

Check to see if your advisor is registered.

Complete the worksheets in this guide and use them to support the business relationship you build with your advisor.

Read and consider all documents you get from your advisor, their firm, and the companies or mutual funds in which you hold investments (including account statements, fee schedules, account agreements, etc.).

Be patient. Consider the cons of each investment before you consider the pros. Any good deal that's here today will be here tomorrow.

Look for opportunities and returns on your investment, but also look at balancing your risk. If you're not sure, look for a second opinion from someone with expertise in the field.

Know the [red flags of investment fraud](#) and walk away from any investment with any red flag characteristics.

DON'T

Don't ever write a cheque payable to your advisor personally or to your advisor's personal corporation. Your cheque should always be payable to the advisor's registered firm or to the applicable registered mutual fund company.

Don't expect your advisor to make investment decisions for you.

Don't believe claims that your investment advisor can get you higher returns or more consistent returns than what similar investments are earning. If the market overall is falling, the chances of your portfolio rising are remote.