

DOWN MARKET MANUAL

Your guide to building
a better future for you
and your family





**Making an investment in
your family is one of the
best investments you
can make.**

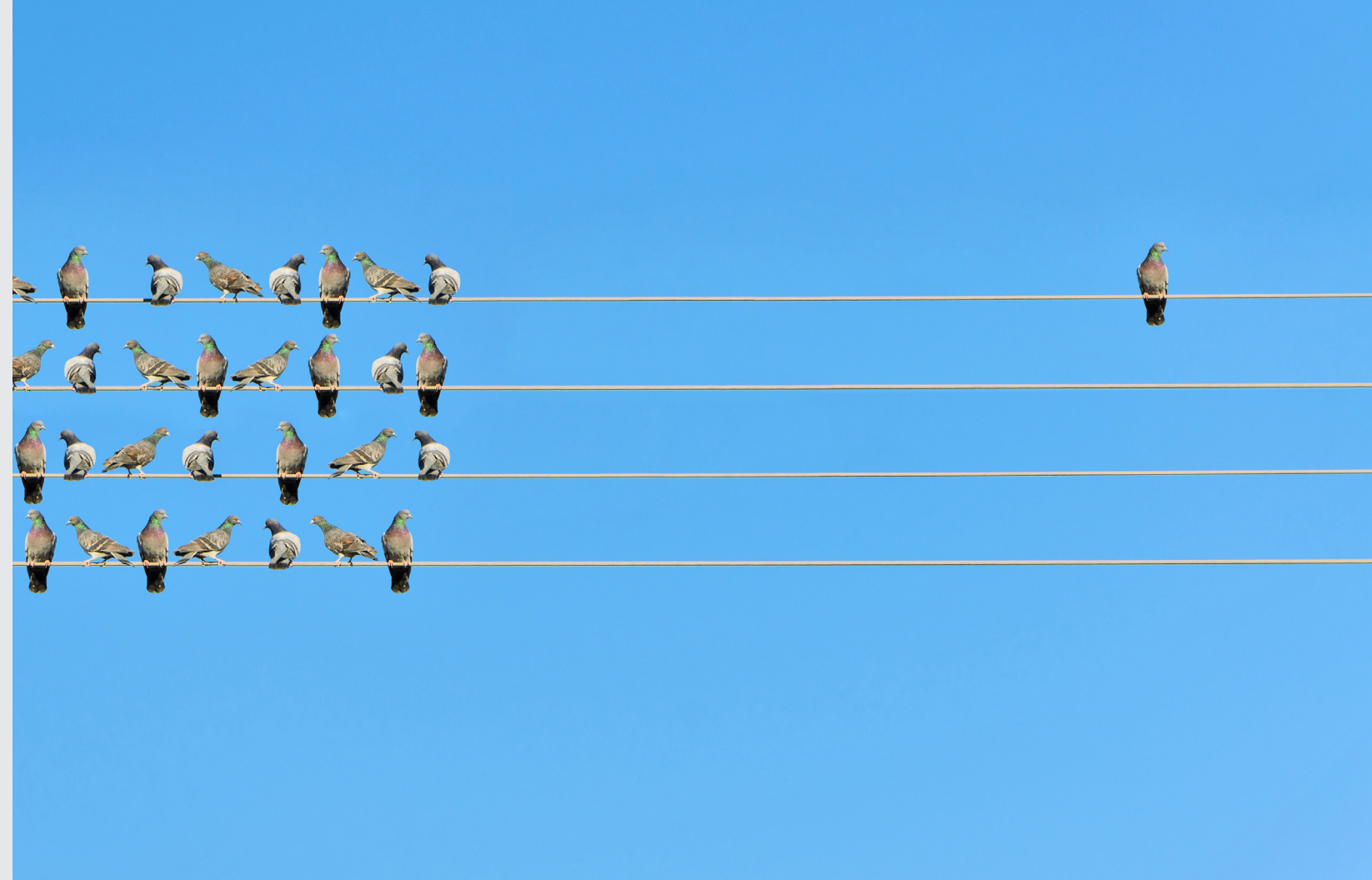
When stock prices fall

...many people get scared and sell out

...the average person gets concerned and stays the course

...very few people see the opportunity and act

**If you want to be better than average,
you have to do something different
than the average person.**





When prices are falling, ask yourself these questions:

In one week, one year, or ten years from now

...will people still be driving cars?

...will people still be drinking coffee?

...will people still be heating their homes?

...will people still need mortgages to buy homes?

...will trains still be used to transport goods?

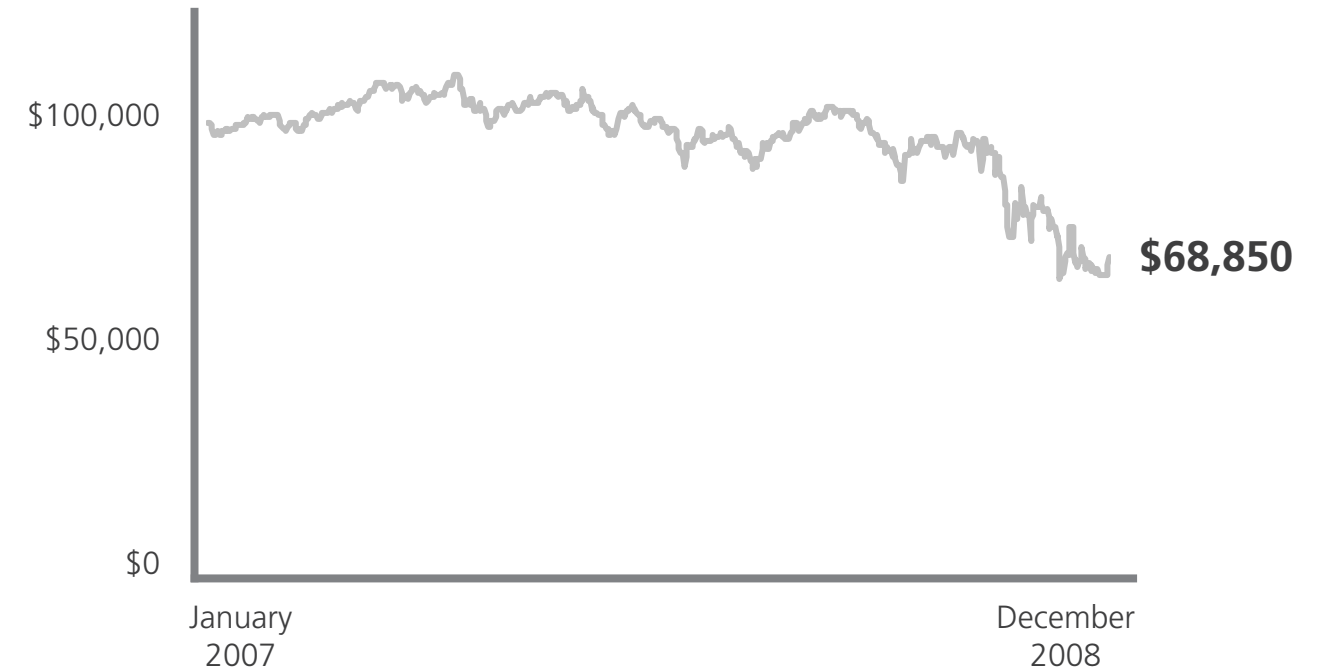
Falling prices are your friend.



In 2007, three investors each invest \$100,000.

Two years later the market is down and
\$100,000 is now worth less than \$70,000.

Each investor must decide what action to take.

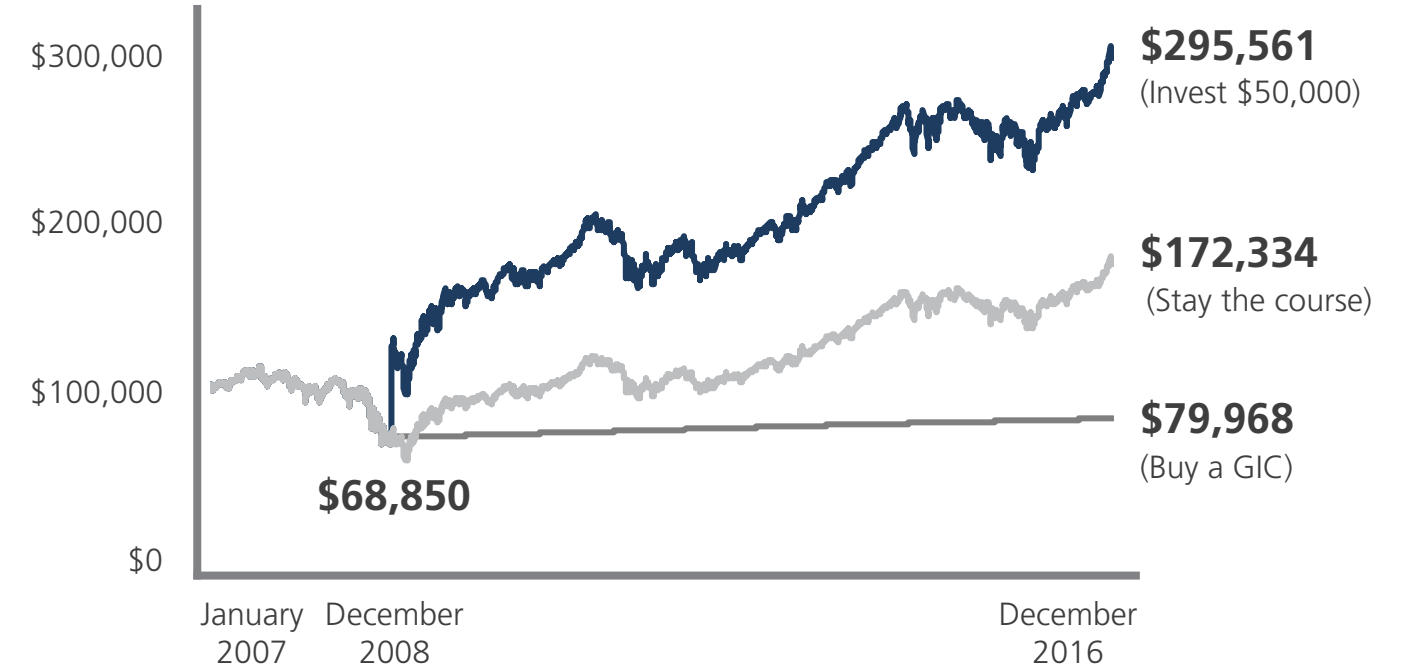


All figures in CDN\$.

The first investor is scared.
Decision: Sell shares and buy a GIC.

The second investor is concerned.
Decision: Stay the course.

The third investor is different.
Decision: Invest another \$50,000.



All figures in CDN\$.



12 days after making the decision.

Investing in a GIC seems smart. Investing another \$50,000 looks foolish.

3 months after making the decision.

Hard to tell who made the right decision.

8 years after making the decision.

Investing in a GIC looks foolish. Investing another \$50,000 is beneficial to wealth.

An investment when prices
are falling is one of the
best investments you'll
ever make.

You might not be great at the start,
but **you have to start to be great.**

1025

DATE When prices are falling

PAY TO THE ORDER OF My future self

\$

_____ DOLLARS

MEMO _____

1025



You can count on our people
and our investment principles
in good times and bad.

**We are your trusted partner
in building wealth.**



VALUE
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