



# Your Financial Tool Kit

Developed by the Financial Consumer Agency of Canada, the Investor Education Fund and l'Autorité des marchés financiers



## Questions to ask about an investment

What am I investing in? What kind of investment is it? Who is promoting the investment and what is their background? Can I get independent information about it?

What risks does the investment face? How much could I lose?

What are the fees and charges, including sales commissions? Are there ways to reduce or avoid the fees?

Are there any guarantees? What happens if the company offering the investment goes bankrupt?

How will taxes affect my return on this investment?

When can I get my money back? Are there penalties or other limits for early withdrawal?

Are all my eggs in one basket? (If the answer is yes, how can I diversify my investments?)

(Adapted from "The ten questions to ask your advisor before investing your hard-earned cash," by Lauren Thompson, The Times (London), August 29, 2009)