



Your Financial Tool Kit

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



My investment checklist

Know yourself—When investing, it's important to know what your goals and circumstances are.

- I have set my investment goals.
- I have determined my tolerance for investment risks.
- I have decided how much I plan to invest, now and in the future.
- I know when I will need access to my money.
- I have thought about how much I can rely on my own knowledge without expert advice.

See the [Investing Goals](#) section.

Know your investment—An investor needs to know the essential business facts about an investment.

- I know what class of investment it is (pays interest, produces capital gains, etc).
- I have reviewed the investment's expected return, risk and liquidity.
- I know what it costs to buy and sell.
- I have discussed how it fits with my investment goals and the other investments in my portfolio.
- I have reviewed the public information that is available now and know what information I will get in the future.
- I know that there is a public business plan and that it makes sense for the business.
- I know the past financial performance of the investment, and it fits my expectations.
- I have checked that the company's management is knowledgeable and reputable.

See the [About Investments](#) section.

Know your advisor—You must be comfortable with the advice you are getting and with sharing personal financial information.

<input type="checkbox"/>	I've talked to my advisor about his or her qualifications and experience.	See the Investment Advisors section.
<input type="checkbox"/>	I've checked that my advisor works with clients like me and the investments I'm interested in.	
<input type="checkbox"/>	I know what services the advisor's firm provides.	
<input type="checkbox"/>	I know what fees and commissions the firm charges.	
<input type="checkbox"/>	I have checked that my advisor and the firm are registered with the local securities regulator to trade the types of investments I'm interested in.	
<input type="checkbox"/>	I know which industry associations my advisor belongs to.	
<input type="checkbox"/>	I have checked my advisor's reputation and references.	
<input type="checkbox"/>	I have checked whether my advisor has been disciplined by the local securities regulator or an industry association.	