



# 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.

<input type="checkbox"/>	I have set my investment goals.	See the <a href="#">Investing Goals</a> section.
<input type="checkbox"/>	I have determined my tolerance for investment risks.	
<input type="checkbox"/>	I have decided how much I plan to invest, now and in the future.	
<input type="checkbox"/>	I know when I will need access to my money.	
<input type="checkbox"/>	I have thought about how much I can rely on my own knowledge without expert advice.	

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

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

**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 <a href="#">Investment Advisors</a> 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.	