



## Creating your Future

# Diversified Investing

With so many ways to make your money grow for you, it's important to consider the options that best fit your unique needs and expectations. Regardless, it's usually a good idea to diversify your investments so that all your eggs are not placed in one basket.

### 1. Assess your Financial Wellness

Understand where you stand with your investments, debt obligations and insurance. Speak to a financial advisor about your expectations and co-create a plan together that takes your current situation into consideration and also plans to meet your goals in the future.

### 2. Determine your Risk Profile

This is another topic to be covered with your advisor. What is your comfort levels with investing, your timeline and your expectations on returns. This will help you to decide on a portfolio that matches your needs.

### 3. Consider Diversification

Diversifying your investments is a way to offset market fluctuations. There are many options ranging from guaranteed term deposits, to stocks and bonds and insurance products. The right mix for you can be determined with your advisor.

### 4. Think Out of the Box

Have you thought of purchasing a home for investment purposes or perhaps renovating your existing home to add resale value or as an additional income generator? Talk to your advisor about these types of investments and the lending options available to you.

This information is made available to you for convenience and is not intended to provide investment, legal or tax advice. We do not guarantee the applicability or accuracy. To ensure your own circumstances have been considered, seek personalized advice from qualified professionals before acting on the information within.



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