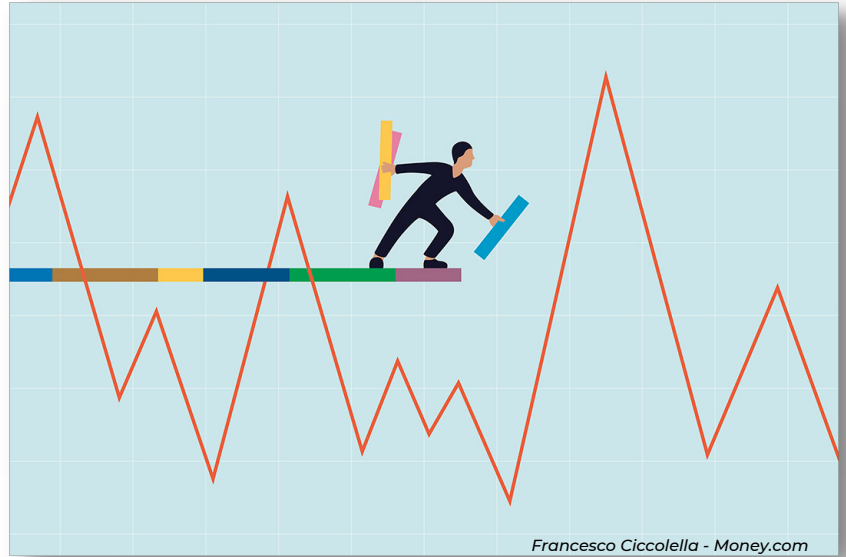


Navigating Market Volatility using Group RRSPs

The defining theme of investing since early 2020 has been market volatility, meaning sharp and sudden price movement on stocks and other securities. Factors such as uncertainty around Covid-19, a surge in retail investing, rising popularity of cryptocurrency, "meme-stocks," inflation and geopolitical turmoil have all contributed to an unprecedented level of market volatility in recent years.



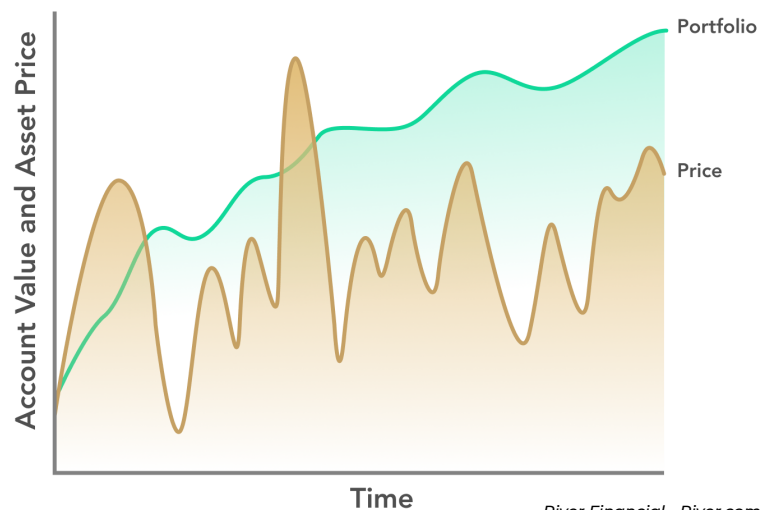
One of the few tried & true methods of mitigating the impact of volatility on your investment and savings strategy is to utilize group savings plans such as an employer sponsored group Registered Retirement Savings Plan (RRSP). Employer sponsored group RRSPs come with the following features that are proven to cut-through volatility and keep your long-term savings goals on track:

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Dollar Cost Averaging

Contributing to a group RRSP each pay period using payroll deduction follows the investment strategy known as Dollar Cost Averaging (DCA). DCA means investing at set intervals throughout the year instead of all at one time. As opposed to trying to time the market which rarely works, Payroll deduction contributions will remove the guesswork of investing and will typically improve your long-term returns.

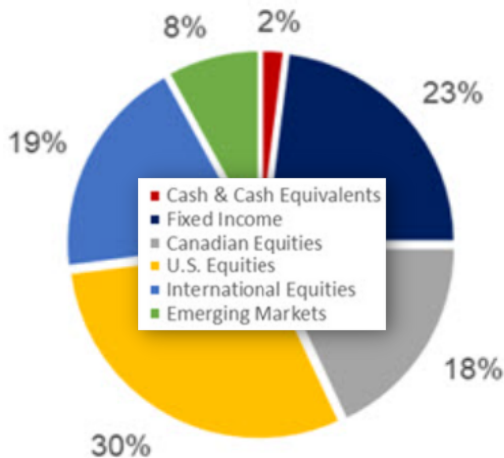
Account Value after Monthly Dollar-Cost Averaging



Diversification

Diversification is a proven method of reducing risk and combatting volatility. Group RRSPs offer a diverse range of professionally managed investment options. Splitting your investments between different asset classes (stocks, bonds and cash) and regions (Canada, U.S. and International) not only improves growth potential but can also help offset poor performance from one asset with potentially better performance from another.

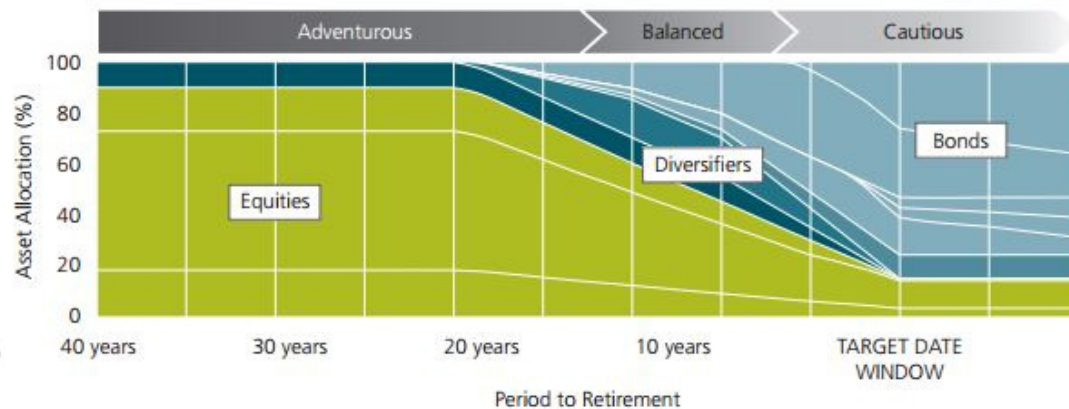
Sample Diversified Growth Portfolio



Target Date Funds

Most group RRSPs offer a range of target date funds to invest in, which each include a diverse mix of securities that automatically rebalance to become more conservative as you near retirement. Target date funds ensure that you are appropriately invested based on your age and are designed to weather periods of market volatility by relying on fundamental principles of wealth management.

Sample Target Date Fund Glide Path



FinalytiQ - finalytiq.co.uk/

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Learn More About Target Date Funds:

[What is a Target Date Fund?](#)

BlackRock

Learn More about Market Volatility:

[Understanding market volatility](#)

[What are market cycles?](#)

[Understanding risk tolerance](#)

[Don't let emotions rule your investment plan](#)

[How you can deal with market volatility](#)

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