



## How to determine if an investment fund is right for you

For many Canadian investors, investment funds are commonly used to build a diversified portfolio. Diversification in investing means the act of spreading your investment risk across multiple companies and investment types. Investment funds like mutual funds and exchange-traded funds enable investors to pool their money together to invest in a basket of investments like stocks and bonds rather than having to buy each investment directly. To help investors learn more about a publicly available fund, fund issuers are required to provide a prospectus and a fund fact sheet on their websites, which are documents that outline important information about the fund and its managers.

While investment funds are a great way to gain exposure to a range of investments and can help mitigate investment risk, investors need to take the time to properly understand the information contained within the prospectus before buying in. Here are a few things to consider when determining if a fund is right for you.

### 1. The fund's objective

A fund's objective is a high-level overview of what it aims to achieve for its investors. Every publicly available fund will include its objective within its prospectus. For example, a fund's objective could be to track the performance of a particular market segment, provide long-term capital growth or generate regular monthly dividend income, which is profits from the businesses held in the fund, paid to investors for holding shares or units. Investors should ensure that the fund's objective aligns with their goals and when they will need to withdraw their money before adding it to their portfolio.

### 2. The fund's strategy and asset allocation

Reviewing the fund's policy or strategy is a way to examine how the fund aims to achieve its objectives. Investors can better understand the fund's strategy by examining the types of sectors, countries, and investments the fund will invest in and the percentage of the fund allocated to each.



Reviewing asset allocation also helps investors avoid inadvertently over-investing in a particular company, country, or sector, which could skew their risk level and overall asset allocation mix for their entire portfolio.

### 3. The fund's risk rating and performance

The level of risk that an investor is willing to embrace is a critical component of any investment. Higher levels of risk can potentially provide a more significant return, but it can also increase the chances of losing money. While past performance is not a guarantee of future performance, investors can also review year-over-year returns and average returns over time to see if the

risk and return align with their financial goals. Finally, if the fund tracks a benchmark index (a list of companies or investments within a market segment), investors should assess how well it compares to its benchmark. Essentially, the closer it matches its benchmark, the more accurate the fund is in providing equivalent returns after fees.

### 4. The fund's trading information and fees

Last but not least, investors should take the time to review the trading information for the fund. In this section of the prospectus, investors can confirm important



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details, including who runs the fund, what exchange the fund is listed on, the currency the fund can be purchased in and the management fees associated with holding shares or units of the fund. It's essential to recognize that fees can significantly impact the overall returns of your investment. Seeking out funds with lower management fees that align with your goals can help reduce your investment management costs, which can compound over time as your investment grows.

Investment funds can be an essential asset in your portfolio. By reviewing the prospectus information thoroughly, investors can better ensure that they choose funds that align with their risk tolerance, time horizon, and fee expectations.

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## IDPD Community Resource Fair - November 30, 2024

Voice of Albertans with Disabilities, (VAD) Is inviting you to participate in the 2024 IDPD Community Resource Fair on Saturday, November 30, 2024!

### What is the purpose of International Day of Persons with Disabilities?

Celebrated on December 3rd around the world, IDPD mobilizes support for critical issues relating to the inclusion of persons with disabilities, promotes awareness-raising about disability issues and draws attention to the benefits of an inclusive and accessible society for all.

VAD focuses on full participation, equity and accessibility for everyone, and this year to celebrate IDPD, we are hosting a resource fair, and we want you to participate and invite your friends.

DATE: Saturday, November 30, 2024  
 TIME: 9 AM Exhibitors set up  
 10 AM Networking for exhibitors  
 11 AM Open to public  
 3-4 PM Tear down  
 COST: \$50 each Bring your own table  
 \$70 with a table rental  
 LOCATION: Stanley Milner Library  
 Downstairs – Community Rooms 1 & 2  
 7 Sir Winston Churchill Square NW,  
 Edmonton, AB, T5J 2V4

Participants can be anyone that would like to attend from the community. Attendance is free for patrons and throughout the day we will give away door prizes supplied by the exhibitors.

We ask that you also forward this invitation to all your resource supports so that we have a large group of community resources for youth/families, adults and seniors. Our focus is disabilities but as that demographic is in each part of society, we believe this is an opportunity to gather all aspects of the journey through navigation systems that are a lifelong process and celebrate the International Day of Persons with Disabilities.

**Did you know?**  
 VAD helps fill out application forms for FREE

[www.vadsociety.ca](http://www.vadsociety.ca)  
 780-488-9088

- AISH
- CPPD
- DTC
- LAP
- OAS/GIS
- Taxes  
low income only

*Together, We Hold the Power!*

**Full Participation - Accessibility - Equity**



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**VOICE OF ALBERTANS WITH  
DISABILITIES PRESENTS**

# IDPD COMMUNITY RESOURCE FAIR



Supporting  
the disability  
community

SATURDAY  
**NOVEMBER 30**

**OPEN  
TO  
PUBLIC**

Stanley Milner Library  
Downstairs Community Rooms 1 & 2  
7 Sir Winston Churchill Square NW  
11 am to 3 pm

Join community service providers to learn about the resources available to the disability community in Edmonton.



Interested in being an exhibitor at the resource fair? Contact Teresa at 780-488-9088 or [teresa@vadsociety.ca](mailto:teresa@vadsociety.ca) for more information..

[www.vadsociety.ca](http://www.vadsociety.ca)

Door prizes every hour for attendees - must be in attendance to win.

*Together, We Hold the Power!*

**Full Participation - Accessibility - Equity**



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ALBERTA

SENIORS, COMMUNITY AND SOCIAL SERVICES  
Office of the Minister

**Ministerial Order  
No. 2024-012**

WHEREAS, pursuant to section 3(1)(C) of the *Special Days Act*, a Minister may declare a month as a special month, and name it accordingly, if the month is not otherwise recognized, declared or observed by or under any other enactment;

AND WHEREAS Indigenous peoples living with disabilities often face unique barriers that impact their ability to fully participate in the social and economic opportunities available in our communities;

AND WHEREAS the Province of Alberta values the efforts of those raising awareness of the significant contributions Indigenous peoples living with disabilities bring to communities across Canada and their tireless work to support our vulnerable citizens;

AND WHEREAS partners across Canada, like the Indigenous Disability Canada/British Columbia Aboriginal Network on Disability Society, are providing services, advocacy and community engagement to ensure Indigenous people with disabilities have the supports and resources to thrive and participate in their communities;

AND WHEREAS the Province of Alberta is committed to working with its partners to create an inclusive society based on respect and understanding where Indigenous peoples living with disabilities and their contributions to our communities are recognized, celebrated and valued.

THEREFORE, I, Jason Nixon, Minister of Seniors, Community and Social Services, pursuant to section 3(1)(C) of the *Special Days Act*, hereby declare November as Indigenous Disability Awareness Month in the Province of Alberta.

DATED this 13 day of June, 2024.



Jason Nixon  
Minister of Seniors, Community and Social Services

**November is  
Indigenous Disability  
Awareness Month**



**Over 30 per cent of Indigenous Canadians  
(aged 15 and over) experience disability,  
compared with 22 per cent of all  
Canadians (aged 15 and over).**

*Together, We Hold the Power!*

**Full Participation - Accessibility - Equity**