

Simple Investing Handout – 2019

Some handy links:

- Reading guide: holypotato.net/?p=1327
- TFSA-RRSP decision guide: holypotato.net/?p=1403
- Financial planning reference sheet: goo.gl/8BfUbX
- Risk assessment questionnaire:
<https://www.vanguardcanada.ca/individual/questionnaire.htm>
- Canadian Couch Potato a long-standing blog from Dan Bortolotti with a popular model portfolio, podcast, and commentary. Lots and lots in the archives on index investing (indeed, many people call it “CCP-style investing”). canadiancouchpotato.com
- Robo-advisor fee comparison calculator: autoinvest.ca
- The MoneySense guide to robo-advisors contains a good section describing the hybrid model, where a planner will help with the plan and a robo-advisor handles the investments to meet it: <https://www.moneysense.ca/save/investing/an-investors-guide-to-robo-advisors-2018/>
- What are normal stock market returns? A good post pointing out that while investing may average some decent single-digit percentage return over the long term, *most years will be outside the “normal” range*:
<https://canadiancouchpotato.com/2012/06/25/what-are-normal-stock-market-returns/>
- As Easy as ACB white paper from PWL, describing how to track cost base and calculate capital gains for taxable (“non-registered”) accounts: <https://www.pwlcapital.com/resources/as-easy-as-acb-understanding-and-tracking-your-adjusted-cost-base-with-etfs/>
- ACB tracking sheet: holypotato.net/?p=1274
- A web-based tool for tracking ACB: <https://www.adjustedcostbase.ca/>
- A whitepaper from Vanguard helping to show why *some* home bias in asset allocation works: <https://www.vanguardcanada.ca/documents/global-equities-advisor.pdf>
- CPP calculator: holypotato.net/?p=1694
- When salespeople try to sell high-fee funds because “all that matters is fees after performance” remember that *in investing, nobody knows you’re a cat*: holypotato.net/?p=1637
- RRSPs hold pre-tax funds, which means part of your investments are “the government’s portion”, this post helps explain that concept and common misunderstanding; michaeljamesonmoney.com/2014/03/debunking-rrsp-myths-with-pictures.html
- The world’s worst market timer story:
<https://awealthofcommonsense.com/2014/02/worlds-worst-market-timer/>
- Directory of fee-only planners: directory.valueofsimple.ca
- This handout: <http://www.valueofsimple.ca/spring-2019-at-the-toronto-public-library/>

More from John:

- Book: *The Value of Simple* valueofsimple.ca
- Blog: holypotato.net
- Course: *Practical Index Investing for Canadians* course.valueofsimple.ca
- *Because Money* podcast: becausemoney.ca