



A SIMPLE PERSPECTIVE

DIVERSI- WHAT?

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We have all heard the term "don't put all your eggs in one basket". But what does that really mean when investing?

I'm glad you asked! Our market place is divided into many categories such as information technology, energy, healthcare, financials, consumer staples, etc. Sometimes when one category experiences growth it has an impact on the other categories. Sometimes it's a positive impact, sometimes it's a negative impact.

Our market place is also divided geographically. Canadian, US, and other international markets. We know that current events around the world impact these markets which also impact ours, and vice versa, for better or for worse.

Investments can be categorized by their nature: stocks, bonds, mutual funds, ETFs, etc.

Furthermore, the growth that you earn from your investments can come in different forms, like interest, dividends, and capital gains, which all have an impact or an investor's tax situation. This can get very overwhelming.

The good news is, that your financial advisor understands how all this works together. They understand that by spreading investment dollars around strategically, it can potentially minimize loss and maximize gains. It can potentially mean the difference between an investor being tax efficient or not. And, like anything else in life, too much of a good thing can also be detrimental.

Speak with your financial advisor to ensure your portfolio is optimized for diversity, for your unique situation. If you are managing your own portfolio we welcome a scheduled visit for a complimentary consultation.

Contact our office today! Come and experience the Lewkowitz difference!