

Investing like a pro requires strategy, discipline, and knowledge, especially if you want to self-manage.

Here are some key tips to help you invest wisely and maximize your returns:



## **1. Have a Clear Investment Plan**

- Define your goals (e.g., retirement, wealth growth, passive income).
- Choose an investment timeline (short-term, medium-term, or long-term).
- Determine your risk tolerance. Quiz to help you.

## **2. Diversify Your Portfolio**

- Invest in different asset classes (stocks, bonds, real estate, ETFs, etc.).
- Diversify across industries and geographical locations.
- Avoid putting all your money in a single investment.

### **3. Focus on Long-Term Growth**

- Think long-term instead of chasing short-term gains.
- Reinvest dividends for compounded growth.
- Stay patient and avoid emotional decisions.

### **4. Keep Costs & Fees Low**

- Choose low-cost ETFs and index funds.
- Be mindful of trading fees and management expenses.
- Use tax-efficient investment strategies to reduce capital gains taxes in Non-registered accounts.



### **5. Follow a Disciplined Investment Strategy**

- Stick to a dollar-cost averaging strategy (investing a fixed amount regularly).
- Avoid market timing—no one can consistently predict the market.
- Rebalance your portfolio periodically to maintain asset allocation.

## **6. Do Your Research**

- Study company fundamentals before buying stocks (revenue, profit, debt, etc.).
- Keep up with economic trends and market cycles.
- Learn about different investment vehicles (stocks, bonds, REITs, crypto, etc.).

## **7. Use Tax-Advantaged Accounts**

- Maximize RRSP and TFSA contributions in Canada.
- Use dividend tax credits and capital gains exemptions when possible.
- Consider corporate investment strategies if you own a business.

## **8. Control Your Emotions**

- Don't panic sell during market downturns.
- Avoid herd mentality—what works for others may not work for you.
- Stick to your investment thesis unless fundamentals change.



## **9. Have an Exit Strategy**

- Know when to take profits or cut losses.
- Set stop-loss orders to protect against steep declines.
- Consider transitioning into safer assets as you approach retirement.

## **10. Keep Learning & Stay Updated**

- Follow expert investors and financial news.
- Read books on investing (e.g., The Intelligent Investor by Benjamin Graham).
- Adapt your strategy as the market and economy evolve.

*Information purposes only. Please consult with a professional.*

**[Start Planning!](#)**

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