

Best Time to Invest

March 24, 2026

Thomas Rathonyi,
Investment Funds Representative
905-575-8888
trathonyi@hmecu.com



This is a general guide only and is not intended to replace professional financial and tax advice in any form. Please consult a professional financial advisor on how it relates to your situation. The information provided here is accurate as of the date of publication, February 7, 2025. Infographic designed by Ativa Interactive ©Copyright 2026. All Rights Reserved.

Best time to invest

When it comes to building wealth, the biggest cost you will face is the cost of waiting to invest.

Reasons and considerations for those waiting to invest

Get started. The sooner you start saving the less you will need to invest later. Then, take some time to clarify your long and short term goals to determine the best investment strategy for you.

Consider choosing investments that provide you with access if you need it. The key is to find a balance between **liquidity, managing risk and return.**

Seek advice from a professional. A financial professional will work with you to set out a plan to work toward a strong financial future.



Future goals are uncertain



Fear of market volatility

Consider choosing investments and strategies that align with your comfort level of risk. A **well-constructed, diversified portfolio** remains the best defense against volatile markets.



Uncertain cash flow



Paying down debt

Consider **Paying Yourself First.** Investing a portion of your paycheck before spending on anything else ensures that saving for your future remains a priority.



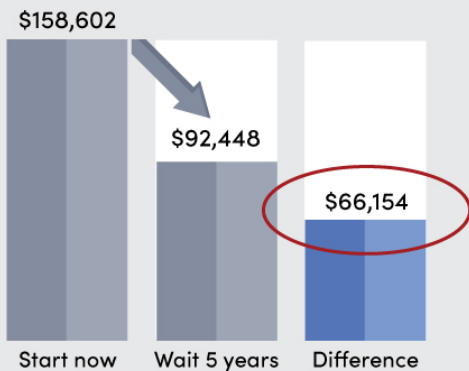
Unsure where to begin



Life gets in the way

Regardless of how busy you are, it's **too important to put off.**

The cost of delaying a saving and investment program can be dramatic



Example of investing the TFSA maximum amount over 15 years*

\$7,000 Annual investment 5% Rate of Return
15 Years of growth

Cost of waiting just 5 years: \$66,154

If you start investing now, your investment will grow to a value of \$158,602 in 15 years. If you wait 5 years before starting this investment, it will grow to \$92,448. This 5 year delay will cost you \$66,154 in lost growth at the end of 15 years.

*Assumptions: Annual savings are deposited at the start of each year. Investment growth is tax-deferred. 2025 annual TFSA contribution limit is \$7,000.

There are many reasons people wait. But the best time to invest is now.

Get started.

Diversify to reduce risk.

Work with a professional.

Stay invested.

Thomas Rathonyi,
Investment Funds Representative
905-575-8888 trathonyi@hmecu.com

