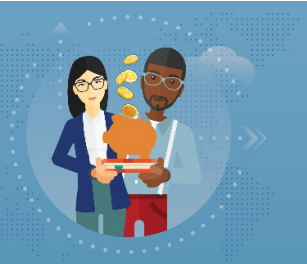


# Module 10 – Asset Classes

## INVESTING



BUILDING SOUND FINANCIAL MANAGEMENT SKILLS

## Investing Product Overview

Asset Classes	Examples	Investment Horizon	Risk	Type of Yield
Cash Equivalents	Treasury Bills	Short Term	Low Government Guaranteed	Guaranteed interest payment (if applicable)
	Saving Accounts		Low	
	Chequing Accounts			Purchased at a discounted price and you will receive the full value at maturity. (i.e. purchase for \$990 and receive \$1,000 at maturity)
	Saving Bonds	Short-Medium Term	Insured by CDIC	Guaranteed interest payment
	Term Deposits		Low to Medium	
	Guaranteed Investment Certificates (GICs)		May be insured through a deposit insurance	
Fixed Income	Bonds	Short-Medium Term	Low to Medium  Varies according to the maturity date and the strength of the issuer's credit	Interest payments at regular intervals  Potential capital gains (losses) if sold before maturity
Equities (Stocks)	Preferred Shares	Medium-Long Term	Medium Depending on the strength of the issuer's credit	Dividends (usually have seniority over other shareholders)  Potential capital gains (losses)
	Common Shares		High	Dividends  Capital gains (losses)
Alternative Investments	Real Estate	Varies according to needs	Medium to Very High	Varies according to product
	Private Equity			
	Private Debt			
	Hedge Funds			
	Venture Capital			