



A recent Investor Education Fund survey\* explored behavioural and economic factors that affect Canadians' risk-taking when investing.

## The Canadian Money State of Mino RISK SURVEY 2014

consider themselves

high-risk investors

Canadians invest based on:



Careful analysis 60%

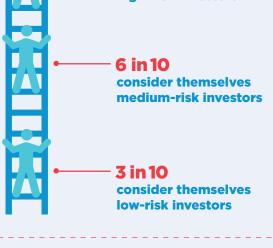
Analysis and gut feelings 23%

**Gut feelings 17%** 



Canadians who invested based on emotion and then regretted their decision:

Once or twice 40%
Once or twice every few years 12%
Many times 4%









1 in 3
Canadian investors have lost at least 20% in one year





If given a choice between stocks and GICs, during times of greater uncertainty, Canadian investors:

Balance stocks and GICs 39% Prefer stocks 29% Prefer GICs 32%



## 51%

of Canadian investors took no action after losing at least 20% in one year



Some of the **actions**Canadian investors took:

Fled to safety 36% Cut spending 15% Invested more 13%

Fired and/or hired advisers 22%

## Top 5

worries of Canadian investors



**1. INFLATION** ▲ 62%

2. LOW EARNINGS FOR RETIREMENT ▼ 57%

**3. LOSS →** 56%

4. GLOBAL EVENTS ▲ 54%

**5. STOCK MARKET DOWNTURN ▼** 53%

<sup>\*</sup> Investor Education Fund. "Investor Risk, Behaviour & Beliefs." January 2014.