



BUYPROPERLY

The ABC of Investing



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1 Why Should You Invest?

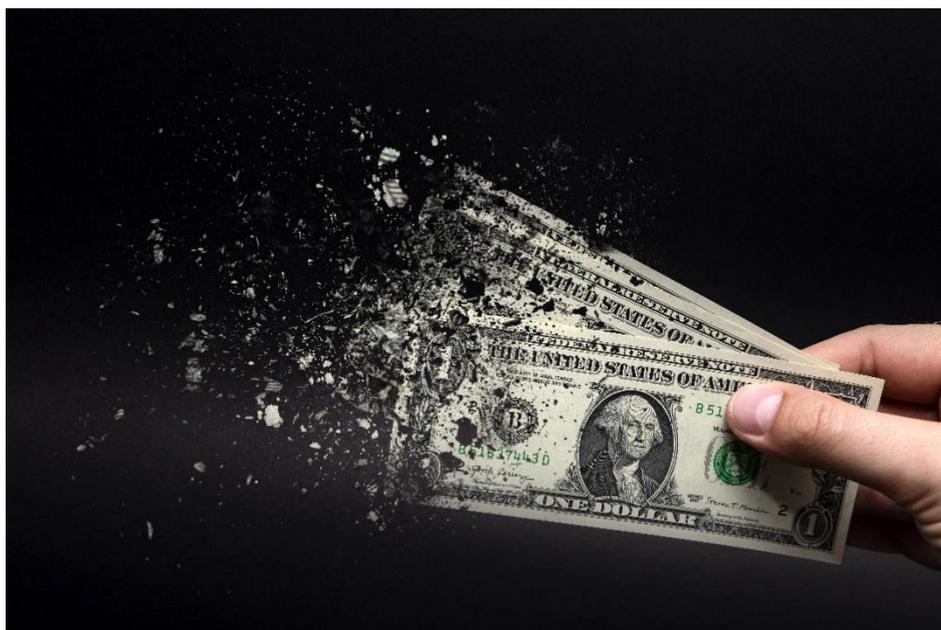
1.1 Why save?

If you've heard the phrase 'save for a rainy day', then you probably already know why you should save money. Every now and then in our lives, we need to dip into savings unexpectedly. Sometimes due to illness, switching between jobs, maternity, buying a home, children's education or retirement. We also don't earn when very young and very old. And often, in middle age, we have family financially dependent on the earning members.

1.2 Why invest

"A penny invested is a penny earned," this might be a spin on an old saying, yet, it is the most valuable piece of advice in terms of making investments and saving our hard toiled money. In this digital world, it becomes even tougher to understand the intricacies of saving money owing to the complexity of our globally interconnected financial system.

Saving without investing is a bit like planting a sapling and not watering it every day. Eventually, it will wilt and waste your effort. Money in a bank or cash savings also work the same way, they depreciate significantly over time. A loaf of bread or a 2-bedroom home, all cost noticeably more after 5 or 10 years, due to 'inflation'.



The journey of investment begins when we have our short-term and long-term goals clear. From buying a home to car, education or real estate, business or marriage, this all needs cash flow in abundance. An investment at an early time and age, ensures most of our financial needs will be taken care of later on.

There are a plenty of options for investment in every country based upon your income, liabilities, expenses, and circumstances. What you only need is to be comfortable with your budget – how much you earn, spend and save each month.

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2 Where to Invest Your Money

2.1 REIT

An REIT investment can be thought of as buying shares of a company that primarily deals with real estate. You get a slice of any profit they make, minus the costs, as a periodic dividend. Some REITs invest in real estate directly, earning rental income and management fees. Others put their money into real estate debt, such as mortgages and mortgage-backed securities. However, if they own and operate many different properties, their long term growth will get averaged across them all. Also, they have the same risk as investing in one single company.

BuyProperly.ca is a bit different from an REIT. We let you invest in real estate to grow and diversify your wealth while eliminating the upfront income/cost barrier for a bank mortgage. It is also resistant to sudden short term shocks and avoids getting into the nitty gritty of managing a rental. Starting at \$2500, our AI-powered platform helps you achieve above-human performance earning monthly rental income, as well as capital appreciation. Take a look at our fabulous properties you can invest in right now, for as little as \$2500, and happy investing!

[View BuyProperly.ca Properties](#)

2.2 Guaranteed Investment Plan

If you don't invest, your money would buy half as much in 10 years due to inflation in prices. To invest, one of the most popular low-risk plans offered by the Canadian government and Trust companies are GICs. This Guaranteed Investment plan is purchased by people for a fixed length of time, receiving a fixed rate of interest.



2.3 Exchange-Traded Fund

The investment in ETF is a way pool to their money in different securities like bonds, stocks, shares, money market instruments, etc. The traded price of an ETF changes throughout the day like any other stock, as it is bought and sold like any other stock but unlike regular mutual funds.

2.4 Registered Education Savings Plan

An RESP is a tax-free saving account for parents who want to save for their children's studies after high school. The government of Canada contributes 20% on the first \$2500 annually and a maximum of \$500 per beneficiary per year. The contribution towards an RESP must stop by 31 years after one has registered in the plan.



2.5 Registered Retired Savings Plan

An RRSP is a saving account registered with the federal government that you use to save for retirement. If invest in RRSP, you can claim a deduction during income tax return filing. If your income is lower and you don't require to pay any tax, RRSP investment carries forward and you can claim in the future when your income is higher and eligible for tax.

2.6 Stock Market

Based on the market survey and prescription from market advisors it is good to invest in stocks, also known as equity. They make a fraction or a part of the corporation that can give you returns based on market conditions. There are frameworks and a variety of fast changing stocks in many different exchanges around the world with a steep learning curve. Therefore, it is important to get professional advice before investing in stocks whose units are popularly known as 'shares'.

2.7 Bonds Market

Saving bonds are considered a lower-risk investment as they are backed by the government. You can purchase bonds directly from the issuing government or also through your brokerage account. They usually sell at a face value of \$1,000 each but are purchased in blocks of five or ten at a time.

2.8 Real Estate

Real estate can be a great investment too. Although most of the investments in real estate are appreciated after a longer period. It will also take time to learn, how to invest in real estate, but there are quick ways to get started on a modest budget. A critical roadblock is the steep levels of funding required to buy a home. In 2021, an average home in Vancouver or Toronto is well above \$1 million, and typically requires at least a 20% down payment to qualify for a mortgage. In addition, local rental laws, taxes and renovation related municipal laws vary quite a bit and add multiple barriers to investing.

BuyProperly.ca has innovative solutions to almost all of these traditional hurdles allowing you to invest in such homes without any effort or paperwork. Take a look at how we do this at our [FAQ page](#).

2.9 Cryptocurrency

Cryptocurrency, barely a decade old, is one of the most volatile investments in recent times. Cryptocurrencies are not legal tender in Canada but can be used for



buying goods or services online or in limited stores that accept them. Cryptocurrency is a good investment if you want to gain direct exposure to the demand for digital currency, such as Bitcoin or Ethereum. A crypto exchange is like a brokerage, once an investor has chosen their exchange, they will need to connect to their payment method. However, their extreme volatility, lack of regulation, various scams, as well as poor environmental footprint has given them a notorious reputation.



2.10 Tax-free Saving Account

A Tax-Free Savings Account is a registered account introduced by the Federal Government in the 2008 Budget. With no locking period, in TFSA all invested money grows tax-free. The interest, dividends, and capital earned in TFSA are tax-free for a lifetime and savings can be withdrawn from your account at any time.

3 How to Start Investing

It is important to have a steady grounding before you jump into investing your money. Take a step back to understand your primary aims and objectives such as saving for family, education, retirement or travel, and prioritize them. The clearer you are about your goals, the better you will be at investing, your risk exposure, time spans and inflation rate you have to confront.

Further, deciding exactly how much to invest and how frequently isn't that simple. Although it varies from person to person, experts suggest a few rules of thumb. Invest about 10% of your gross income per year for retirement, whatever your current age may be. The earlier you start, the better the compounding effect of investing. Any windfall annual income if you are into business or a side job should also be factored in while taking a decision. Those who are early earners might only invest 3% to 5% whereas those who are late starters and fall under the higher income group can be more assertive and aggressive in terms of choosing their investment plan.



3.1 Determine Your Risk Tolerance

One of the most intimidating factors in investment is the amount of risk involved. No matter how secured the investment, some variables involve uncertainty and a level of risk concerning the potential return. Your appetite for investment is proportional to

your risk stamina and the overall make-up of your investment profile. The key to managing your risk is to Diversify. Never keep *'all the eggs in one basket'* is therefore one of the most foresighted advice by the investment advisors. A well-diversified portfolio that is balanced and versatile is considered to be sustainable and mitigates any unforeseen market crashes.

3.2 Seek Professional Advice



Don't worry if you don't know where to look for the right investment cue. There are many solutions to this, such as a professional financial advisor, your local bank advisor, or even an online Robo API advisor.

With BuyProperly.ca you can [simply see various investment properties](#) on one page and talk to one of our online advisors to make your pick. Our AI sourcing model finds you the best investment opportunities while allowing you to manage all your investments in one place on our digital portal.

3.3 Know Your Investment

It is important to do your core research before investing in any particular medium. In case you are not familiar with some of these terms already, do your homework and at least get a basic idea of risk tolerance, compound interest, year on year growth, investment taxes, portfolio and management fees, as well as various terms and conditions.

3.4 Risk

This term refers to the probability of monetary loss when investing, which is subject to market risk, economic conditions, and uncertainty in return for the policy premium. Risk tolerance is how comfortable you are with risk and not knowing what you will earn or lose on your investment.

Also, your returns may come under taxable income and therefore you need to seek professional advice on planning your tax payments. Return is the amount of profit that is expected after you have made your investment. It is also known as ROI that is related to profit or growth in your investment that might vary due to multiple factors.

If you have a low-risk appetite, then you are "risk-averse". Asking from the self becomes important then to understand the tolerance when returns on the investments are unpredictable and subject to sudden changes in the market.

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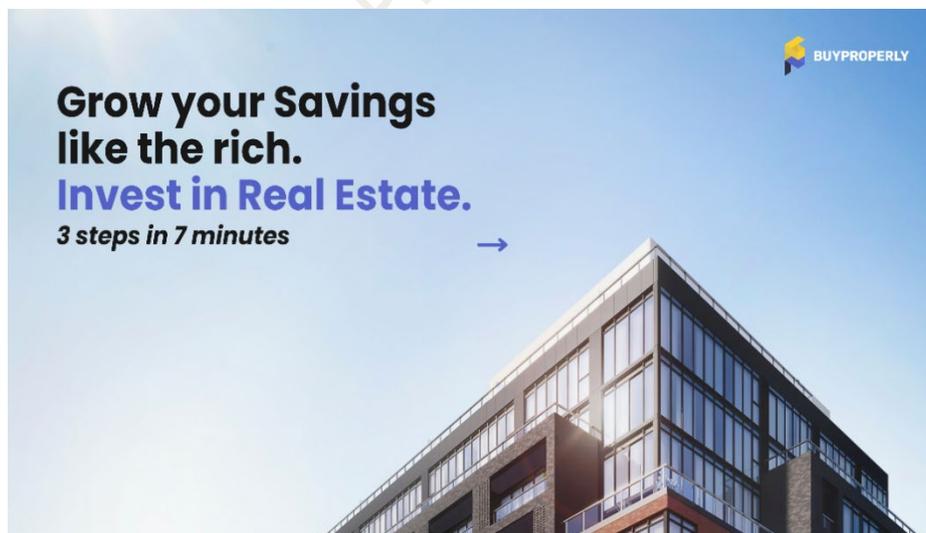
4 Diversify Your Investment with BuyProperly.ca

BuyProperly.ca makes real estate investing easy and accessible for everyone. You do not need to have hundreds of thousands of dollars or complex bank mortgage approvals to start your journey. We do this through fractional ownership – we pool up money from a group of smart investors, buy a house and manage everything, even its rental income. The house is owned directly by a corporation of those investors, and not by us.

This enables you to own, save and grow a fraction of an actual property, and you can sell your stake in the future, just like stocks, shares or bonds, for an amazing profit.

Our mission is to enable investors grow wealth through alternate asset classes. We provide regular investors with an extremely convenient platform online, where you can pick your properties, transfer money online and invest in under 7 minutes.

4.1 How to Get Started on BuyProperly.ca



Step 1

Select your choice of investment properties, from pre-construction condos to existing homes here:

[Investment Properties](#)



Step 2

Simply login, fill out the investor profile documentation and transfer money from your savings account.

All our properties are selected by our AI driven engine and thoroughly vetted. You can choose to put all your money on any one, or split among several of them.

Step 3

Earn your income and monitor your asset performance online, without any further effort or paperwork, from the comfort of your home.

That's it!

[Sign Up Now](#)

4.2 Sample Investment: Double Your Money In 5 Years



101 Bayly Street East, Ajax, Ontario

Stack Townhome Primary Listing

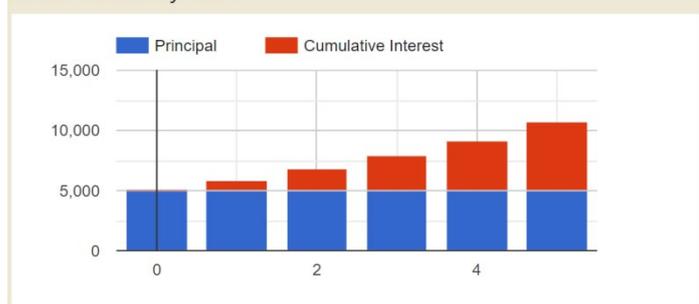
Pre-Construction

| | | |
|------------------|----------------|-----------------|
| Total Offering ⓘ | Project Term ⓘ | Projected ROI ⓘ |
| \$200,000 | 4 years | 57.5% |

Compound interest table

| Period No. | Payment | Balance |
|------------|---------|-------------|
| 0 | \$0 | \$5,000.00 |
| 1 | \$0 | \$5,820.00 |
| 2 | \$0 | \$6,774.48 |
| 3 | \$0 | \$7,885.49 |
| 4 | \$0 | \$9,178.72 |
| 5 | \$0 | \$10,684.03 |

Future values by time



[Check Out Other Investment Properties](#)

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