How would you like to increase your net worth more quickly?
Leveraged investing is a simple yet powerful wealth creation strategy that involves borrowing to invest.
By taking out a loan today, your investment can benefit from growth and compounding while enjoying tax
deductions* on the interest you pay.

Most people are familiar with leveraging for things like mortgages, credit cards and automobiles. It is simply
using other people’s money to fund your purchases.

Not all debt is bad debt
It is if you borrow money often with high interest credit cards, to purchase items that quickly depreciate in
value. This type of debt is “bad debt”. However, if you borrow to invest, you can benefit from a larger initial
investment and your interest cost is tax deductible. This type of debt is called “good debt” and is usually
anything that is tax deductible and provides value as the asset appreciates.

Advantages of Leveraging
Most people cannot fund home purchases with a large single lump sum. Similar to investing, it is difficult
to save large sums every month. However, leveraging can be an effective strategy if you need a larger
retirement fund or are saving towards long-term goals. Leveraging can potentially:

• Increase the amount you have to invest
• Boost investment returns
• Achieve long term financial goals more quickly
• Build a larger and more diversified retirement portfolio
• Complement other wealth creation strategies

What you need to know
Leveraging is a powerful strategy but has to be right for you. It is a strategy worth considering if you are
serious about maximizing your long-term wealth creation.

Talk to your Financial Advisor today to see if leveraged investing is right for you!

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advised to seek professional counsel prior to adopting any insurance or investment strategy. Borrowing money to purchase investment funds involves greater risk
than a purchase using the investor’s own money and the acceptability of this risk will depend on the investor’s particular circumstances. Equitable Life does not act
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* Tax laws are subject to change. Consult your financial advisor.