

MIND THE GAP: BCSC RESEARCH SHOWS

BC SECURITIES
COMMISSION

investRIGHT

INVESTOR SEGMENTATION

27%

27% OF BRITISH COLUMBIANS
INVEST WITH AN ADVISOR

NO INVESTMENTS



DIY INVESTORS



INVEST WITH
AN ADVISOR



DEMOGRAPHIC SEGMENTATION

47%

53%



25%

22%

27%

26%

M 35 - 54

M 55+

F 35 - 54

F 55+

AGE & GENDER

BC Investors Agree

They have responsibilities when it comes to working with an advisor

79%

Ask questions

58%

Understand
what I pay
my advisor

77%

Review my
portfolio

49%

Do my own
research

I believe it's my
responsibility to...

BUT

that doesn't mean we do what we should

TRUST seems to get in the way



90%

of BC investors have a strong level of trust in their investment advisor
But trust shouldn't keep us from taking care of our own financial interests

74%

I don't need to ask my
advisor about their
compensation more
often because I **trust**
it is fair and reasonable

63%

I don't need to read my
investment statements
very often because I
trust my advisor is
taking care of my money

36%

I don't need to
understand all of the
risks/benefits of my
investments as long as
my advisor does

Asked of those who don't

This RRSP season, investors should
do more than make a contribution
They should

1 Ask questions

2 Do their own
research

3 Know their risk
tolerance