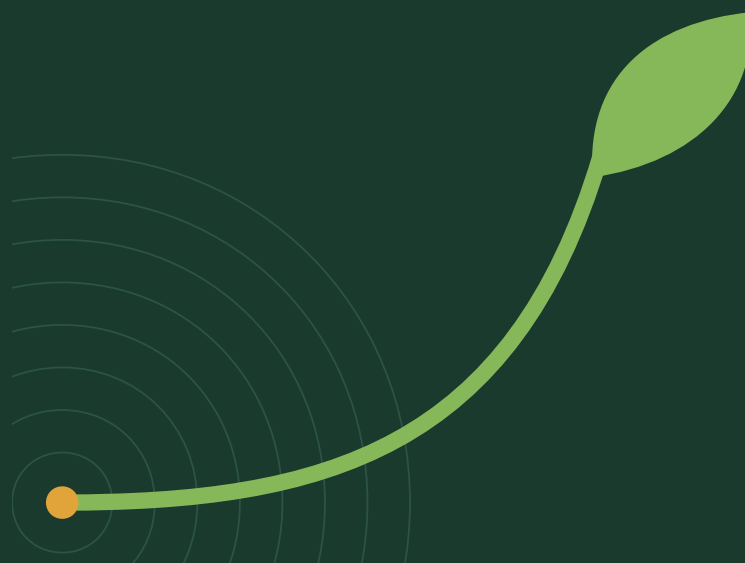


FREE PREVIEW • PART I OF VII • 2026-27 EDITION

The Canadian Investor's **Field** **Guide**

How investing works in Canada, from your first dollar to a portfolio that lasts. Accounts, ETFs, taxes, fees, real estate, crypto and how to protect yourself.



This guide teaches. It does not advise.

Everything in these pages is general education about how investing works in Canada. It is not personalized financial, investment, tax or legal advice, and it is not a recommendation to buy or sell any security, fund, crypto asset or product.

I'm Lucas. I'm not a financial planner, portfolio manager or registered adviser. Planted North explains how things work so you can ask better questions and make your own decisions. Your situation (income, province, family, debts, goals, time horizon) changes the right answer. For decisions that matter, talk to a registered adviser or a qualified tax professional.

THE NO-PICKS PLEDGE

- This guide never tells you which stock, fund or coin to buy, or when to buy or sell it.
- Companies, platforms and funds are named as **examples** so you can recognize them in the real world. A name in a table is not an endorsement, and nobody paid to be listed.
- Rules and limits come from official sources, mostly the Canada Revenue Agency (CRA). Every growth figure is an **illustration** using a constant assumed return, not a forecast. Real returns go up and down, and you can lose money.
- If something here is wrong, email hello@plantednorth.ca and it gets corrected publicly.

How current is this?

Figures were checked in **early October 2026**. Limits and tax brackets are for the 2026 tax year unless a line says otherwise. Fees, commissions and product details change often, and governments change rules. Before you act on a number, confirm it at the source listed at the end of each chapter, or in your own CRA My Account.

How to use it

Read Parts I and II in order if you're new. After that, treat it as a reference and jump to what you need. Four markers repeat throughout:

The Move	One concrete thing you can do this week.
The Ring	The one number worth remembering from the chapter.
Watch out	A common and expensive mistake.
Field note	Context, nuance or a rule of thumb.

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THE WHOLE GUIDE IN SEVEN LINES

1. Spend less than you earn and clear high-interest debt first.
2. Use the registered accounts the government gives you: **TFSA, FHSA, RRSP**.
3. Own a broad, diversified mix of thousands of companies through low-cost funds.
4. Keep fees low. A 2% fee can eat a quarter or more of a 30-year result.
5. Automate contributions and keep going when markets fall.
6. Learn the handful of tax rules that apply to you.
7. Check registration before you send anyone money.

PART I

Roots

Why investing matters, what it can and can't do, and what needs to be in place before the first dollar goes in.

01 Why invest at all

02 Before your first dollar goes in

CHAPTER 01 • THE SEED

Why invest at all

Saving keeps your money. Investing puts it to work. Over a few years the difference is small. Over a few decades it is most of the result.

Inflation is the quiet cost of doing nothing

The Bank of Canada aims to keep inflation near 2% a year, inside a 1% to 3% range. That sounds harmless, but it compounds. At 2% inflation, \$100 buys about what \$61 buys today after 25 years. At 3%, about \$48. Money parked in a chequing account that pays nothing is shrinking, just slowly enough that you don't notice.

Investing is how ordinary people keep ahead of that. When you own a share of a business, you own a slice of whatever it earns from here on. When you own a bond or a GIC, you are lending money and being paid interest. Over long periods, broad stock markets have returned more than bonds, and bonds more than cash, in exchange for a bumpier ride.

Compounding: growth on growth

Compounding means your returns start earning their own returns. In the early years almost all of your balance is money you put in. Later, growth overtakes your deposits. The curve is slow, then steep, and most people quit during the slow part.

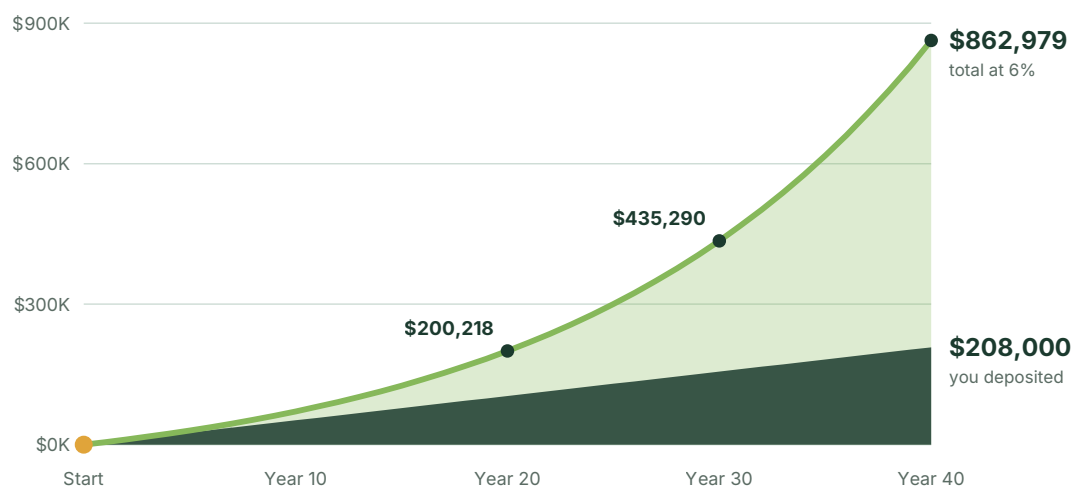


Illustration: \$100 a week, constant assumed return of 6% a year, compounded monthly, no fees or taxes. Dark area = deposits. Light area = growth. Real returns vary every year and can be negative. This is not a forecast.

In this illustration you deposit \$208,000 over 40 years and growth adds roughly another \$655,000. Notice the 20-year mark: about \$200,000. The second 20 years add more than three times as much as the first. Time does more of the work than the amount.

THE RING

10 years early

In the same illustration, starting at year 0 instead of year 10 is the difference between about \$863,000 and about \$435,000. Ten fewer years cut the result roughly in half, even though the deposits fell by only a quarter.

What investing is not

- **It is not saving.** Savings are for money you need soon and can't afford to see fall. Investments are for money you won't touch for years.
- **It is not trading.** Buying and selling often, trying to guess short-term moves, is a different activity with worse odds and higher costs.
- **It is not guaranteed.** Broad stock markets have fallen 30% to 50% several times in living memory, and took years to recover. Anyone promising high returns with no risk is describing a scam (Chapter 23).

Risk, honestly

Two kinds of risk matter and they pull in opposite directions.

Risk	What it looks like	What reduces it
Volatility	Your balance drops 20% in a bad year and you see it on your phone.	Time, diversification, holding some bonds or cash, not checking daily.
Shortfall	You played it so safe that 30 years later the money didn't grow enough to matter.	Owning growth assets for long-term goals and keeping fees low.
Concentration	One company, one sector or one country goes wrong and takes you with it.	Owning thousands of companies across many countries.
Behaviour	Selling after a crash, buying after a boom.	Automation, a written plan, a mix you can live with.

The rule that falls out of this: **match the investment to the timeline.** Money needed within about three years belongs somewhere stable. Money for ten years or more can afford to ride out the swings.

SOURCES Bank of Canada, inflation-control target (2%, range 1–3%). Illustrations are Planted North calculations using a constant assumed return.

Before your first dollar goes in

Investing works best on a steady base. Four things come first, and none of them needs to be perfect.

- 1 Know your numbers.** What comes in each month, what goes out, and what's left. You can't invest a surplus you haven't found. A simple list in your notes app is enough to start.
- 2 Build a starter cushion.** Aim for one month of essential expenses first, then work toward three to six months. Keep it in a high-interest savings account or a cashable GIC. This money has one job: stopping a car repair from becoming credit card debt or a forced sale of investments at a bad time.
- 3 Clear high-interest debt.** Credit cards in Canada commonly charge around 20% or more. No investment reliably beats that. Paying down a 20% balance is a guaranteed, tax-free 20% return. Mortgages and low-rate student loans are a different conversation and can sit alongside investing.
- 4 Take free money.** If your employer matches contributions to a group RRSP or pension, contribute at least enough to get the full match. A 50% or 100% match is an instant return you can't get anywhere else.

WATCH OUT

The cushion is not an investment. Don't chase yield with it. High-interest savings accounts, cashable GICs and Canada Deposit Insurance Corporation (CDIC) coverage exist for exactly this money. See Chapter 22 for how deposit insurance works.

Decide what the money is for

Every dollar you invest should have a rough job and a rough date. That decides the account (Part II) and the mix (Part III).

Timeline	Typical goals	What usually fits
Under 3 years	Emergency fund, a trip, a car, a down payment next year	Savings accounts, GICs, money market or cash ETFs. Stability over growth.
3 to 10 years	Down payment, a business, a sabbatical, a child nearing university	A blend, with less in stocks as the date gets close.
10 years and beyond	Financial independence, retirement, a young child's education	Mostly diversified stocks, because time absorbs the swings.

Pay yourself first, automatically

The most reliable habit in personal finance is a transfer that happens on payday before you see the money. Every Canadian bank and brokerage supports automatic deposits, and most let you auto-invest into a fund you choose. Amount matters less than consistency at the start. \$25 a week builds the habit, and raising it with each pay increase is what builds the balance.

THE MOVE

This week, log in to **CRA My Account** (canada.ca/my-cra-account) and write down three numbers: your TFSA contribution room, your RRSP deduction limit, and your FHSA room if you've opened one. CRA's TFSA figure updates only once a year, so adjust it for anything you contributed or withdrew since January 1. Those three numbers are your personal map for Part II.

What you need to open an investment account

- ☐ A **Social Insurance Number** (SIN). Registered accounts require one.
- ☐ Government photo ID and proof of address.
- ☐ A Canadian bank account to link for deposits.
- ☐ To be the age of majority in your province (18 or 19) for most accounts.
- ☐ Your employment and income details. Firms must ask "know your client" questions by law.

Most online brokerages and robo-advisors open an account in about 15 minutes, with no minimum balance.

SOURCES Financial Consumer Agency of Canada (FCAC), budgeting and emergency fund guidance; CRA My Account. Credit card rates vary by card: check your statement.

That was Part I. Six more parts are waiting.

You now have the base: why investing matters, and what needs to be in place first. The rest of the guide covers the accounts, the portfolio, taxes and how to protect yourself, in the same plain language.

GET THE FULL GUIDE, FREE

Go to plantednorth.ca/field-guide and join the free Sunday email.

The complete 64-page guide arrives with your welcome email. You also get one short investing lesson every Sunday. It costs nothing, there are no picks, and you can unsubscribe in one click.

What's in the rest

Part II • The accounts	TFSA, RRSP, FHSA, RESP, RDSP and taxable accounts: how each works, the traps, and which to fill first.
Part III • The portfolio	What you can own, ETFs and index funds, all-in-one funds, what fees cost over 30 years, where to invest and how to place a first order.
Part IV • Taxes	How interest, dividends and capital gains are taxed, the investor's tax toolkit and the Canadian money calendar.
Part V • Beyond the core	Saving for a first home, property and REITs as investments, and a sober look at crypto and Bitcoin.
Part VI • Protection	What CIPF and CDIC cover, how to check registration, and how investment scams work in 2026.
Part VII • Field kit	Playbooks by life stage, twelve mistakes to skip, a first-30-days plan, a resource directory and a glossary.

THE MOVE

Before you read on, do the one thing from Chapter 2: log in to CRA My Account and write down your TFSA room, your RRSP deduction limit and your FHSA room. Part II starts from those three numbers.

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