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Issue

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[ Financial Affairs ]

**MUTUAL FUNDS: A BASIC INTRODUCTION**

# The Professional Approach To Investment Management

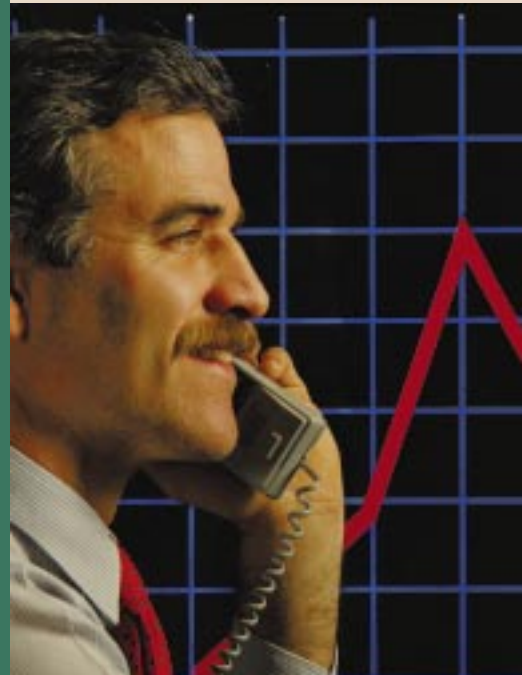
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*Working Together For Your Future*

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## The Professional Approach To Investment Management



**R**etirement, making that special purchase, buying a home, saving for a child's education – no matter what

your reasons for investing, a well-planned and well-implemented investment strategy will give you the time, security and peace of mind to live life the way you want. If your investment objectives include maximizing returns while minimizing risk, mutual funds are an important alternative. Managed by professionals, they eliminate the time-consuming decision-making that is generally associated with investing.

## **MUTUAL FUNDS: THE ANSWER FOR MOST INVESTORS.**

Mutual funds are the answer for the vast majority of investors who lack the time and knowledge to make the best investment decisions in today's complex markets.

Essentially, a mutual fund combines your dollars with those of thousands of other investors to create an investment portfolio large enough to take full advantage of investment opportunities and to provide diversification.

When you buy into a mutual fund, you're joining with other investors to get the kind of professional management and portfolio diversification that you would be unlikely to achieve as a single individual.

## **TYPES OF MUTUAL FUNDS**

Today's consumer can choose from a selection of mutual funds that have been designed to meet a wide variety of financial objectives.

These include funds that invest in equities, bonds, mortgages, real estate, specific industries and money markets. And, many of these choices are also available as international funds, allowing you to take advantage of ever expanding world markets.

## **DIVERSIFICATION: A WISE THOUGHT**

No individual is an island. Neither is a company, an industry or a country. A universe of fierce competition and fleeting opportunities means you must be quick to seize the investment opportunities that come your way. Investors who choose mutual funds have the necessary flexibility and agility at their disposal – plus an extra measure of safety, because investment dollars are spread over a wide range of securities. To achieve this degree of diversification on an individual basis would require millions of dollars. To do it through mutual funds means all investors can enjoy the same benefits, even with a small investment.

## **FLEXIBILITY, CONVENIENCE, AND SELF-DISCIPLINE**

With mutual funds, you have the flexibility and convenience of investing a lump sum—or through systematic monthly payments. You are also able to sell your investment on any business day—or to withdraw your money over time through a systematic withdrawal plan.

Just as importantly, mutual funds encourage you to take a long-term perspective, one which recognizes that holding the right investments over time is the key to investment success.

## LEAVING INVESTMENT DECISIONS TO DEDICATED EXPERTS

Perhaps the most compelling reason to choose mutual funds is the fact that they provide a simple solution to difficult decisions. With your investment dollars in the hands of a skilled professional money manager and an independent Financial Advisor, you are relieved of the daunting responsibilities of watching economic and market developments; forecasting trends; allocating assets; and making sound, timely investment decisions. In short, everything you need to build a better financial future is done for you.

### Benefits of Mutual Funds

- ✓ Professional management
- ✓ Diversification
- ✓ Flexibility
- ✓ Liquidity
- ✓ Reinvestment privileges
- ✓ Performance potential
- ✓ Systematic purchase/withdrawal plans
- ✓ Convenience and simplicity
- ✓ Lower costs
- ✓ Easy tracking and record keeping
- ✓ Tax advantages
- ✓ Inflation hedge
- ✓ Smoother estate planning
- ✓ Elimination of timing decisions
- ✓ Fully regulated

Whether your resources are modest or vast... whether you're a novice investor or a sophisticated veteran... mutual funds make sense.

### FOR MORE INFORMATION

*Unless you know your way around the investment world, going it alone can be nerve-wracking. To learn more about mutual funds and other investment products, consult your Financial Advisor today!*