



The Mutual Funds Book: How to Invest in Mutual Funds & Earn High Rates of Returns Safely

Alan Northcott

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Over the past decade, American investors increasingly have turned to mutual funds to save for retirement and meet other financial goals. Mutual funds can offer the advantages of diversification and professional management. It pays to understand both the upside and the downside of mutual fund investing and how to choose products that match your goals and tolerance for risk. As with other investment choices, investing in mutual funds involves risk, fees, and taxes.

This book explains the basics of mutual fund investing how mutual funds work, what factors to consider before investing, and how to avoid common pitfalls. Mutual funds are not guaranteed or insured by the FDIC or any other government agency. Even if you buy through a bank, and the fund carries the bank's name you can lose money investing in mutual funds. In addition, there are more than 10,000 mutual funds to choose from.

Why should you consider investing in a mutual fund? One reason is simply the high potential returns. Many funds have earnings in the triple digits. This all sounds great, but what is the catch? There really is none, except you must know what you are doing! This book will provide everything you need to know to get you started generating high investment returns with low risk from start to finish. You will learn what mutual funds are, the various types and advantages of each, how to evaluate their risk against other types of investments, how to and how not to invest in them, how to allocate your assets, how to set up your account online, how to choose when to sell, and how to cash them in.

You will pick up the language of mutual fund investing and what the lingo means to you: net asset value, load versus no load, turnover, expenses and total expense ratios, capitalization, share classes, growth versus value, dollar cost averaging and many more. We have also included a history of mutual funds (including their scandals), and we have disclosed the mysteries of documents you will encounter in mutual fund investing, such as their ratings, share classes, fees, annual reports, and indexes.

We show you how to compare your fund to the competition, how to compare it to other types of investments, and how to compare various funds on an after-tax basis. We make it easy for you to grasp strategies for expanding your investments among various classes of stocks, such as small and micro-cap stocks, mid cap and large cap companies, defensive stocks, and mixtures of stock types. You will develop your own expertise in reading the economy both nationally and globally, handling taxes, devising investment tactics for portfolio allocation whether interest rates are rising or falling, with down-to-earth instructions to help you bring in a high and steady income, all the while evading losses and downfalls.

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