

# Mutual Funds are popular for more than their long-term growth potential....

Advisor

Scotia



Mutual Funds become a lot more attractive when you think of them as 'models of excellence'. Each mutual fund is in fact, a market-tested model consisting of an expert mix of stocks and bonds and other assets nurtured by a dedicated management team that understands market forces and how to take advantage of them.

So when you invest in a mutual fund, you invest in a proven investment plan designed to smooth out the natural volatility of the marketplace.

Special advisor to Scotiabank and #1 international best-selling financial author, **David Bach**, believes that mutual funds have many valuable benefits for investors, whether you're an experienced investor or you're just starting out.

## Mutual Funds provide:

- **Instant Diversification:** Even if you are saving as little as US\$100 per month, you can immediately enjoy a stake in an entire portfolio that could include hundreds of different stocks & bonds. It would require much more money to diversify to that extent outside of a mutual fund.
- **Professional money management:** Few of us feel equipped to analyze the countless number of stocks and bonds that are available on the international market today. A professional fund manager knows the market. Full-time professional managers do your research and analysis for you and manage the investments on your behalf.
- **Access to global investments:** For most of us, it can be difficult and costly to access more specialized opportunities, such as international investments. Not so for large mutual funds companies, which have the size and resources to bring these investments to the average investor in a convenient and packaged form, such as a global mutual fund.
- **Efficiency:** Mutual funds pool money from many investors so that each investor can participate in a diversified portfolio of fixed income, stocks & other equities. In addition, the cost of trading these

equities is minimal when compared with individuals making their own trades.

- **Liquidity:** You can buy & sell units in most mutual funds easily. This means if your investment profile changes or your investment goals change, you're able to adjust your portfolio to your investment strategy.
- **Low minimum investment requirements:** You don't need a large amount to invest in a mutual fund. For example, you can invest in the Scotia Mutual Funds with a minimum of US\$1,000.00, and monthly contributions of US\$100.00
- **Reduced volatility:** Mutual funds are expertly diversified and usually don't fluctuate in price as much as individual stocks or bonds. David Bach considers this lack of volatility boring. But he insists boring investments are usually the best for smoothing out the ups and downs of market volatility compared to stocks.



Mutual Funds also provide access to a range of other more targeted opportunities, which include Sector Investing. Investing in sectors, such as health care or technology may offer greater opportunities for growth. But sector investing comes with greater risk and often requires specialized expertise to identify opportunities. Mutual Funds are capable of bringing these opportunities to the average investor. What's more, they can help to reduce risk by holding a diversified portfolio of sector-specific securities.

There are many types of mutual funds – balanced, money market, growth and more – each based on achieving a specific investment goal. The way to make a choice that is right for you is to find out what kind of investor you are. Your investment specialist can help you determine your investment profile and the investments that best suit your profile.

The professionals at **Scotia Investments** utilize a combination of financial tools, personal interviews and market knowledge to assist in making the right financial decision to suit your unique needs. For further information on Scotia Mutual Funds:

**Call us:** 876-922-1810

**E-mail:**  
[scotiainvestments-jm@scotiabank.com](mailto:scotiainvestments-jm@scotiabank.com).

**Visit our website:**  
[scotijamaicainvestments@scotiabank.com](http://scotijamaicainvestments@scotiabank.com)

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