THE INDIVIDUAL INVESTORS GUIDE TO THE TOP MUTUAL FUNDS pdf

1: Individual Investors

3 Guide to the Top Mutual Funds Guide to the Top Mutual Funds The Individual Investor's Guide to the Top Mutual Funds By AAII Staff W hile often felt rockyâ€" with increased volatility, concerns over monetary policy, the Brexit vote and the presidential elec-tionâ€"the year ended positively for most asset classes and indexes.

If the pace of changes sustains, the industry could well take a quantum leap in the next few years. Industry goes retail As of March , individual investors held 55 per cent of the total mutual fund assets in India. In the US, MF assets are held not just directly by households but also indirectly, through retirement accounts. The good part, however, is that the share of individual investors in Indian funds has been rising, from just 43 per cent as of March Within the universe of individual investors, it is small investors who dominate the folios. The number of small retail investors has grown to 67 million as of March from The share of high networth individuals HNIs in total assets has risen to 30 per cent from 22 per cent, as their folio count increased nearly seven-fold to 3. Two positive trends have underpinned the rising retail participation. First, there is better penetration. The Indian MF industry, which used to be concentrated in a few metros and major cities just a couple of decades ago, has significantly increased its presence in the hinterland. The share of individual investors from cities beyond the top 15 called B15 cities has grown from Much of this growth can be attributed to the additional 30 basis points in expenses, that the regulator has permitted asset management companies to charge for promoting MF products outside the top 15 cities. Recently, in a sign of the industry maturing, the regulator allowed higher expenses only for assets sourced from cities beyond the top 30 B30 instead of just the top More importantly, the inflows have sustained despite volatility in the markets â€" a far cry from yesteryear. That said, it is of some concern that individual investors â€" especially retail â€" have thus far restricted their investments mostly to equity-oriented mutual funds 84 per cent of overall retail investments as of March Instead, investors should be looking to engage across the spectrum of products available, including debt-oriented products. Plus, SIP investors should note that investments through this route yield better returns only if held for the long term years. Advent of retirement money Apart from individual investors taking to mutual funds, another noteworthy trend is the entry of major retirement players into mutual funds. They stood at 4 per cent as of September compared with just one per cent in March Though these inflows represent a marginal share of the money managed by the biggest retirement vehicle in the country, this is a good start and can potentially alter the Indian MF landscape. Surely, much more can be done for retirement money to flow into the mutual fund industry either directly or through the institutional route. Technology adoption A third possible trigger for the mutual fund industry may come from technology adoption. The industry has already made a start on deploying technology intelligently across all its processes â€" fund management, execution of transactions, and customer servicing â€" and has also benefited significantly from digitalisation of the payment spectrum. The share of digital gross inflows increased from just 0. Clearly, the role of technology can only get bigger from here. Tech adoption will be a win-win for all â€" the industry, intermediaries and investors. Recent regulatory changes pertaining to classification of schemes have helped transform MFs into more standardised products for investors. The industry is also working on reducing its expenses. These changing consumer trends indicate that investors are increasingly looking at mutual funds as an important tool for their financial planning needs. For the industry to leapfrog to the next level, it is important that these trends sustain. In the context, efforts to boost awareness of mutual funds across the product spectrum and greater adoption of technology become imperatives.

2: Retail investors take a shine to mutual funds - The Hindu BusinessLine

The Individual Investor's Guide to the Top Mutual Funds The latest update to AAII's annual mutual fund guide includes funds in the printed version and hundreds more in the expanded online data tables, covering nearly 1, funds in all.

Not sure how to choose? Get expert buying tips about Mutual Fund Companies delivered to your inbox. Email Thank you, you have successfully subscribed to our newsletter! Enjoy reading our tips and recommendations. We value your privacy. Important questions about mutual funds Top What are my investment goals? Before making any investment, you should think about your investing goals. Consider why you want to make an investment, when you want to see a return on your investment and how much risk you can tolerate. These considerations will help you determine what kind of mutual fund investment is right for you. The funds you choose will differ according to your financial goals, like subsidizing your retirement income with returns or building a profit to pay for college expenses. Read about different types of mutual funds or talk to a fiduciary a financial advisor who is legally required to make recommendations that are in your best interest about your goals before investing. Some mutual funds offer a return in a relatively short time, while others are designed to grow wealth slowly. Different types of funds have different levels of risks. Your personal comfort with risk and the timeframe you have in mind for returns will impact your risk tolerance. How do I buy shares in a mutual fund? It is easy to buy shares in a mutual fund. Investors can set up a self-managed brokerage account online. Consumers pay a fee to the company to buy and sell stocks, bonds and shares. This option is good for those who want to purchase mutual funds from more than one fund manager or purchase other stocks and bonds separately. Many companies that manage mutual funds allow investors to buy shares directly from them. Investors may save some money on transaction fees by buying shares directly; however, this option will not be convenient for those who want to buy shares from different fund managers. Some companies offer both self-managed brokerage accounts and financial advising services. Such a company might be a good choice for new investors who want to start out on their own and seek help as they invest more. What are the ongoing costs of a mutual fund? The cost should be one of your highest priorities when choosing a mutual fund because fees consume money you could otherwise add to your investment. Ongoing fees, usually charged annually, are called the expense ratio or the management expense ratio MER. MER is calculated by adding three expenses together: The overall expense ratio typically falls between 0. Money that goes to the fund manager, who makes decisions about what investments the fund should buy or sell, is called the management fee. This fee is usually 0. Fees that cover the cost of running the fund are classified as administrative fees. These include the cost of postage, office supplies, bookkeeping and other office expenses. The 12b-1 fee pays for distribution and services, including advertising and marketing the fund to other investors. Legally, investors can be charged one percent of their investment annually for 12b-1 fees. In most cases, you should avoid funds that charge this fee. What are the transaction costs of a mutual fund? Transaction costs, also called loads, are charged when you buy or sell any shares in the fund. These fees go to salespeople and brokers for the work of buying and selling shares to investors. Not all funds have transaction fees; funds without them are called no-load funds. There is no evidence that loaded funds provide better returns than no-load funds. Front-end load funds charge investors at the time they purchase shares in the mutual fund. Funds with a back-end load charge shareholders when they sell shares in the fund. In some cases, a back-end load is only charged if investors sell shares within a certain timeframe. What are classes of mutual fund shares? Some mutual funds offer different classes of shares. To minimize the overall cost, choose the share class based on your investment timeframe. The following is a typical breakdown of classes, but exact specifications vary between funds. Class A shares often charge a lower 12b-1 fee than other classes but charge higher front-end load fees. This class might be best for someone making a long-term investment, because load fees are only charged once while 12b-1 fees are charged annually. Shares with a back-end load fee and 12b-1 fees are often Class B shares. These are good for those making a long-term investment if the back-end load fee is removed after a certain period. Class C shares have lower load fees than other shares and standard 12B-1 fees. These are better for short-term investors who may wish to sell their shares quickly. Some funds offer additional classes. Talk to a financial advisor with fiduciary duties and read the fund prospectus and any other investing materials before closely buying shares. How are mutual funds managed? Professional management can be both an advantage and a drawback of mutual funds. Mutual funds allow smaller investors to access professional management in ways that would likely be cost prohibitive outside the fund; however, some advisors debate whether professionals are any better at choosing investments than laypeople. Ideally, the manager will have been in place for several years with a successful track record. Types of mutual funds Top Equity funds Equity funds are made up of stocks and are designed to provide investors with long-term capital growth. Equity funds make up the largest group of mutual funds and encompass sub-types like growth funds which invest in fast-growing industries and companies and specialty funds which only invest in a single sector or region. Fixed-income funds Also called income funds or bond funds, fixed-income funds consist of investment in both government bonds and private companies. They are designed to provide regular income to shareholders and typically offer a higher yield than CDs or money market funds. The variety of investments in income funds means they have varied levels of risk. Money market funds Money market funds consist of short-term debt instruments, like Treasury bills, and are one of the safest mutual fund options. They usually offer a larger return than most savings accounts, but a smaller return than many CDs. These funds are also referred to as passively managed funds because they include the same investments as the market and are thus not actively managed.

3: Best Brokers for Mutual Funds - NerdWallet

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4: Best Mutual Fund Companies | ConsumerAffairs

The Individual Investor's Guide to the Top Mutual Funds AAII's annual mutual fund guide provides information and performance statistics on more than funds. The Truth About Top-Performing Mutual Fund Managers: Top-performing mutual fund managers will likely underperform their benchmarks at some point, but investors are usually.

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