

# INVESTING

## **Q. Do I have to track the stocks in my mutual fund?**

**A.** When you buy into a mutual fund, investment professionals manage your money. They carefully research, select, and supervise all the assets in the mutual fund. This frees you from having to select and track individual investments.

Mutual funds also give you built-in diversification. A single mutual fund holds many different securities. Mutual funds may diversify within asset classes; for example, a growth fund may invest in a portfolio of stocks. Or the fund may diversify across asset classes -when a balanced mutual fund invests in a variety of stocks and bonds, for instance. Whatever the case, diversification generally reduces investment risk and provides the potential for better long-term returns.

**FSI**  
**FRIENDSHIP**  
**SECURITIES & INVESTMENTS**

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**Art Wise**  
*Friendship S & I*

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