



Spot 33: Mutual Funds: Product Components
Time: 47 seconds (without intro and outro)

(INTRO)

To invest in a number of stocks requires a close, daily watch.

But when you invest in a mutual fund – a portfolio of stocks – that work is done for you, by experienced professionals.

However, the fund is only as good as its manager. And since *no one* can predict the future, any investing is an educated guess at best.

In a mutual fund, investors' money is pooled in several securities of a specific type and risk, giving you diversification and large buying power you might not otherwise enjoy as an individual investor.

As with any investment, risk is involved, though it may be lower due to diversity and professional management. Plus, many investors find mutual funds attractive because in general, they can cash in or move their shares as they wish.

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(OUTRO)