



Retirement Investments 101: Mutual Funds

King Kovacs

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Making a retirement investment? One of the most important considerations is to make a "decision based on facts". It is easy to make unsubstantiated claims of investment returns, but, when outstanding mutual fund performances and returns are placed in your hands, it is an opportunity that can't be ignored. The annualized 3-year average return for 21 mutual funds is 7.80%!

An excellent method to build and maintain retirement wealth is investing in traditional Individual Retirement Accounts (IRA). Mutual fund investments should have gains in good times and minimal losses in bad times.

All income and capital gains received are tax deferred until the age of 70 1/2. All distribution must be reinvested and not withdrawn. Mutual funds are security investments of companies, i.e. Vanguard, Fidelity, etc., that collect funds from the investor and pool the assets for the purpose of building a portfolio of securities as defined in the established objectives. Some mutual fund objectives are categorized: Large-Cap, Small-Cap, Mid-Cap, Multi-Cap, Equity Income, Balanced, Bonds, etc. All pertinent facts such as performances, returns and distributions are found in the mutual fund's prospectus.

Retirement Investments 101: Mutual Funds provide reports of 35 financial categories that are diversified allocations. Each report provides a wealth of information of a successful mutual fund, go to largedividends.com/performance.html to see current returns. The information can be verified by the fund's ticker symbol and prospectus.

Retirement Investments 101: Mutual Funds abundance of information helps build and maintain financial security and independence. Being a retiree I practice what I preach!

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