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Mutual Funds in Canada

Their Types And How to Invest in Them

The Age's Editors Have Last Updated February 15, 2024

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What You Should Know

- A mutual fund is a managed fund that pools money from different investors and invests in stocks, bonds, and other assets.
- Mutual funds provide access to professional investment expertise and cost-effective diversification for retail investors.
- Mutual funds usually come with management fees that may considerably lower expected ROI over time.
- Mutual Funds are similar to Exchange-Traded Funds (ETFs), which tend to have lower fees and fewer trading restrictions.

What Is a Mutual Fund?

A mutual fund is an investment pool managed by an investment team. It allows investors to purchase a diversified investment managed by a team of financial professionals. An investor buys mutual fund shares directly from the fund, which comes with certain restrictions and fees. This process differs from buying stocks and ETFs that can be traded freely on an exchange.

Mutual funds are often categorized by the type of assets they hold. They can be categorized as **money market**, **bond**, **equity**, and **balanced funds**. Nowadays, it is possible to find mutual funds that invest in less conventional assets such as cryptocurrency. Every fund category can be further divided based on its income strategy, as a fund might seek income in the form of interest, dividend, capital gain, or a combination of the two.

Assets Under Management for Mutual Funds in Canada



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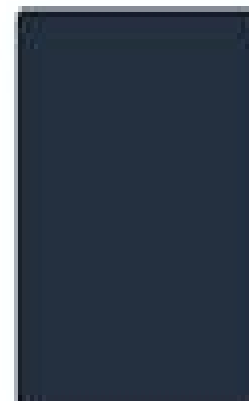
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Proposals for a Canada Mutual Funds Law James C. Baillie, Warren M. H. Grover, Canada. Dept. of Consumer and Corporate Affairs, 1974 *Canada* International Monetary Fund. Monetary and Capital Markets Department, 2025-08-08 This technical note considers the regulation supervision and systemic risk monitoring of the investment fund IF sector in the Canadian provinces of Ontario and Quebec The IF sector in Canada is dominated by mutual funds including those investing in equity and fixed income while privately offered funds represent a significant proportion of assets under management AUM Exchange traded funds ETFs are attracting strong inflows Canadian IFs invest a significant proportion of their assets in fixed income securities of Canadian issuers Unitholders are predominantly domestic The sector is systemically relevant within Canada and of global significance in terms of AUM Taken together 90 percent of the AUM of the industry is managed by registered entities that have either the Ontario Securities Commission OSC or Quebec Autorit des march s financiers AMF as their principal regulator **Canada** International Monetary Fund. Monetary and Capital Markets Department, 2019-06-24 This Financial System Stability Assessment paper discusses that Canada has enjoyed favorable macroeconomic outcomes over the past decades and its vibrant financial system continues to grow robustly However macrofinancial vulnerabilities notably elevated household debt and housing market imbalances remain substantial posing financial stability concerns Various parts of the financial system are directly exposed to the housing market and or linked through housing finance The financial system would be able to manage severe macrofinancial shocks Major deposit taking institutions would remain resilient but mortgage insurers would need additional capital in a severe adverse scenario Housing finance is broadly resilient notwithstanding some weaknesses in the small non prime mortgage lending segment Although banks overall capital buffers are adequate additional required capital for mortgage exposures along with measures to increase risk based differentiation in mortgage pricing would be desirable This would help ensure adequate through the cycle buffers improve mortgage risk pricing and limit procyclical effects induced by housing market corrections **Financial Disclosure Report of Members of the Board of the Office of Congressional Ethics** United States. Congress. House. Office of Congressional Ethics. Board, 2016 *International Corporate Governance and Regulation* Stephen P. Ferris, Kose John, Anil K. Makhija, 2018-11-01 *Advances in Financial Economics* Vol 20 is peer reviewed and focusses on International Corporate Governance **Financial Disclosure Report of Members of the Board of the Office of Congressional Ethics, June 29, 2010, 111-2 House Document 111-127** , 2010 *Financial Disclosure Report of Members of the Board of the Office of Congressional Ethics, November 17, 2009, 111-1 House Document 111-76* , 2009 *Report of the Commissioner of Crown Lands of Canada for the Year ...* Canada. Commission for Crown Lands, 1863 Mutual Fund Investing For Canadians For Dummies Bryan Borzykowski, Andrew Bell, 2024-02-28 Simple information on diversifying your investments with mutual funds With mutual funds beginning and experienced investors can afford to invest in a wide range of securities by pooling their

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The Management of Mutual Funds G.V. Satya Sekhar,2016-11-12 This book provides insight into the multi dimensional process of coordinating and supervising mutual funds This book focuses on the management of mutual funds within financial markets with an emphasis on how corporate governance and benchmarking influence asset and portfolio management Chapters explore four important aspects of this process in particular detail corporate governance benchmarking asset management and portfolio management The author shows that the mutual fund industry provides wider access to payment systems and to a savings safety net that operates similarly to deposit insurance Furthermore he demonstrates that the Indian government s focus is on establishing the right of every person to have access to affordable basic financial services offered by banks and non banks

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