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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.

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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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LL Leslie



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