

11 Types of Investment Funds

1. Mutual Funds

- **What It Is:** A professionally managed pool of money invested in stocks, bonds, or both.
- **Key Features:** Diversification, active management.

2. Exchange-Traded Funds

- **What It Is:** Funds traded on stock exchanges, tracking indices, sectors, or commodities.
- **Key Features:** Low fees, flexible trading.

3. Hedge Funds

- **What It Is:** High-risk funds using advanced strategies for high returns.
- **Key Features:** Exclusive to accredited investors, active management.

4. Real Estate Investment Trusts

- **What It Is:** Funds investing in income-generating properties like malls or apartments.
- **Key Features:** High dividends, exposure to real estate.

5. Index Funds

- **What It Is:** Funds that replicate the performance of a market index (e.g., S&P 500).
- **Key Features:** Low cost, passive management.

6. Target-Date Funds

- **What It Is:** Funds that automatically adjust investments based on a target retirement year.
- **Key Features:** Hands-off, gradually shifts from stocks to bonds.

7. Closed-End Funds

- **What It Is:** Funds with a fixed number of shares traded on exchanges.
- **Key Features:** Actively managed, diverse strategies.

8. Money Market Funds

- **What It Is:** Funds investing in short-term, low-risk debt securities.
- **Key Features:** Safety, liquidity.

9. Specialty Funds

- **What It Is:** Funds focusing on specific sectors, themes, or values (e.g., technology, ESG).
- **Key Features:** Targeted growth, customizable focus.

10. Private Equity Funds

- **What It Is:** Funds that invest in private companies or buy out public companies.
- **Key Features:** High return potential, long-term commitment.

10. Fund of Funds

- **What It Is:** Funds that invest in a portfolio of other investment funds.
- **Key Features:** Diversification, access to top fund managers.



Bank Investment And Funds Management

Kathleen Armour



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