



# Choosing Funds or Trusts

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## Difference between Mutual Funds & Unit Trusts

Practically both the terms Mutual Fund and Unit Trust can be used interchangeably in Singapore.

Mutual Fund is more a USA term while Unit Trust is a UK term.

Mutual Fund is just a pool of collected investment money. The money is usually pooled for a specific purpose. Its also implied some special people are 'in charge' of the pool of money to achieve the purpose.



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## What choices do I have when I buy mutual funds?

Mutual funds vary a lot in terms of how safe your money is and how much you will make. The amount of risk you are taking depends on the type of mutual fund you buy. Here are seven common types of funds:

1. Money market funds
2. Fixed income funds
3. Stock or equity funds
4. Balanced funds
5. Index funds
6. Specialty funds
7. Real estate funds



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## Take a Quiz

➤ You are given 15 minutes to take a quiz

➤ Please go to the following website:

<https://secure.fundsupermart.com/main/school/quiz.svdo?quizId=708>

➤ How is your Score?

20-25 Excellent

15-19 Good

10-14 Passed

Below 10 Read more



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## Research Exercise I (Top-down approach)

- Divide yourselves into 5 groups
- Go to [www.fundsupermart.com.sg](http://www.fundsupermart.com.sg)
- Under “Research”, find out the following:
  1. The best regions to invest in right now
  2. The best countries to invest in right now