



Securities and insurance products offered by Cetera Investment Services LLC, Member SIPC.

Mutual Funds: Strength in Numbers

Pooling resources can be a great way of getting the most out of your money. That's what makes mutual funds so popular.

With just a modest amount to invest, pooling your money in mutual funds, where you share goals with other investors, can benefit you and your family. Here your investment becomes part of a large pool of dollars, which is spread over a substantial portfolio of stocks, bonds, and other investment opportunities.

Mutual funds are popular because the diversification of your money limits your risks if one of the stocks should falter.

Chances are that whatever your needs, from growth to fixed current income, there's a mutual fund that's right for you. Talk to a Citizens Investment Services Investment Executive about money market, equity and bond mutual funds to see if pooling resources is the answer for you.

* Mutual Funds are sold by prospectus, which are available from an Investment Executive. Please read carefully before investing or sending money.

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