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A Mutual Fund is an open-ended fund operated by an investment company which raises money from shareholders and invests in a group of assets, in accordance with a stated set of objectives.

An ETF is an investment fund traded on stock exchanges, much like stocks. Like stocks, ETFs are subject to market volatility. When buying or selling an ETF, you'll pay or receive the current market price, which may be more or less than net asset value.

Annuities

It is important to remember that an annuity is for long term investing. If you need to take money from your annuity before you turn 59 ½ years old, they will ask for a 10% excise, or penalty tax, for taking your money out early. You must start taking money out of your IRA when you turn 70 ½ even if you do not need the income.

Variable Annuities are suitable for long term investing, particularly for retirement. Guarantees or ratings are based on the claims paying ability of the issuing insurance company. There are fees and charges associated with VA's including mortality and expense charges, administrative fees, and annual contact fees. Withdrawals of earnings will be subject to income tax and possible federal tax. Surrender charges may apply for early withdrawal.

REITs, Real Estate Investment Trusts, are securities that invest in real estate directly, either through properties or mortgages. REITs receive special tax considerations and typically offer investors high yields, however, have liquidity constraints.

Precious metals are for investment purposes and should be considered a long-term investment. Depending upon market conditions and your original purchase price, you may receive less than what you paid. There is always the potential that world events will cause sudden and unpredictable calamitous price fluctuations.

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Fixed income is generally considered to be a more conservative investment than stocks, but bonds and other fixed income investments still carry a variety of risks that investors need to be aware of. Fixed income securities are subject to interest rate risk, credit risk, and prepayment risk.

Equity securities can include common stocks, preferred stocks, and convertible securities. Investing in equities may be subject to economic, inflation, market value risk, and changes in an individual company’s financial condition. Risks may also include domestic and international political and economic developments.