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For 2011 and beyond I suggest that you stick with the 3 basic investment options in the mutual fund universe and put together your own best investment portfolio. Be less concerned about finding the very best mutual funds in each category within the 3 basic fund types. Pay more attention to how you divide your money across the 3 types of funds.

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Diversification □ Mutual fund offers high diversification because even a single Mutual Fund invests across 60 -70 stocks or securities. This approach reduces risk of your investment. Say if you had invested in a stock or a security than at maximum you will buy 5-10 stocks and if the market crashes than you will possess higher risk as compared to mutual fund scheme.

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