



The Great Mutual Fund Trap: How Americans Are Losing Billions to the Mutual Fund and Brokerage Industries-- and How You Can Earn More with Less Risk

Gregory Baer, Gary Gensler

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Convinced that your star mutual fund manager will help you beat the market? Eager to hear the latest stock picking advice on CNBC? FORGET ABOUT IT! *The Great Mutual Fund Trap* shows that the average mutual fund consistently underperforms the market, and that strategies for picking *above-average* funds -- everything from past performance to expert rankings -- are useless. Picking individual stocks on the advice of brokers and analysts works no better. The only sure things are the fees and commissions you'll pay.

Fortunately, the news is not all bad. Investors willing to ignore the constant drumbeat of "trade frequently," "trust the experts," and "beat the market" now have the opportunity to do better. Using new investing products investors can earn higher returns with lower risks.

Drawing on their years of Wall Street, Treasury and Federal Reserve experience, Gary Gensler and Gregory Baer offer a fresh and realistic look at how money is managed in America. From new indexing strategies to risk-managed stock selection, *The Great Mutual Fund Trap* offers investors an escape from high costs and immunity from seductive marketing messages.

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