

## **ETFs**

With a single investment, you could own a slice of Apple, Facebook, Google, and hundreds of other international household names.

How are you going to do that? Well, you could take a look at a thing called an 'ETF', that's an Exchange Traded Fund.



These are managed funds. They're listed on the Stock Exchange, and you can buy a stake in a portfolio of shares listed in another country, another region, or even a particular industry.

ETFs can be traded like normal shares, and the brokerage costs are generally low – and I do mean really low – as are the ongoing management fees:

They're a lot less than many unlisted managed funds – in some cases less than one tenth of one percent a year. Now that's cheap.

It's a hassle free way to diversify your investment portfolio and save yourself a fortune.