

# MUTUAL FUND CENTER

## The Benefits of Mutual Funds

Mutual funds give you the opportunity to own a percentage of each fund's entire holdings—stocks, bonds or other investments—in a single purchase. They can help diversify your portfolio and may lower potential risk. Their investment strategies range from aggressive to conservative, making it easier to find the right match for your portfolio.

### The Benefits of Mutual Funds at BancWest Investment Services

We have an extensive list of no-load mutual funds from a variety of fund families, a host of tools and resources and ongoing [professional guidance](#), if you need it.

Invest with us and enjoy:

- A continually expanding selection of funds.
- Potentially lower expenses with our variety of no-load, no-transaction-fee funds.
- A selection of target date funds,<sup>1</sup> which may be ideal for investors just starting to save for retirement.
- Convenient access to online tools to help you make informed decisions.

Streamline your search with our [Mutual Fund Screener](#) to quickly find the funds that match your goals. Here's what you can do:

- Find funds according to category, fees, ratings and more.
- Create and save custom screens based on your investing ideas.

Identify the right funds for your portfolio with BancWest Top Picks<sup>SM</sup>

- View a researched list of ETFs and no-load, no-transaction fee mutual funds powered by Morningstar<sup>®</sup>
- Select funds by asset class to meet your investment objectives

Find information on specific funds in our Morningstar<sup>®</sup> Mutual Fund Report.

[Review our current list of fund families<sup>2</sup>](#) ›

### Related Articles

[What is a Mutual Fund? \(PDF\)](#)

[Mutual Funds: NAV, Yield, Total Return \(PDF\)](#)

[5 Questions to Ask Before You Buy a Mutual Fund \(PDF\)](#)

[Methods for Investing in a Mutual Fund \(PDF\)](#)

For more tips and information, visit [Investor Education](#).

## Get Started Now

[Open an Account](#)

**Get assistance or request a complimentary consultation**



**1-888-808-2947**

Monday - Friday  
5 a.m. - 9 p.m. PT



[Email us](#) ›

## 15 Trades Every Month

Bank of the West Premier customers qualify for 15 commission-free trades each month.

[Learn More](#)

<sup>1</sup>Investing in target date funds involves some level of risk, regardless of the allocation. Evaluate if such investment is suitable depending on your risk tolerance, current and future financials, and overall account holdings. Not all target date funds are created equal, as two similar funds may have different [glide paths](#). Also, be aware that even though a target date fund discloses its investments and how the investment mix will shift over time, the fund manager can make changes, even if those changes create more risk, regardless of the fluctuating price levels. Investors should consider their ability to continue purchases through periods of varying price levels or changing economic conditions as opposed to low price levels. Such a plan does not assure a profit and does not protect against loss in declining markets.

<sup>2</sup>This list of mutual funds may not be all-inclusive and is subject to change, as funds and fund families may be added or removed at the discretion of BancWest Investment Services. This list is an illustrative sample of the fund families that are available on the BancWest Online Investing platform and is not a solicitation or an endorsement to buy or sell any specific fund family or mutual fund.

<sup>3</sup>Opening a Bank of the West Premier Checking account requires a minimum opening deposit of \$500. The \$30 monthly service charge will be waived for your first two (2) statement cycles and may be waived thereafter when you maintain at least \$75,000 combined average monthly balance per statement cycle in this Bank of the West Premier Checking account plus other eligible personal Bank checking, money market, savings, CDs, and IRAs, and prior end-of-month account balances in eligible BancWest Investment Services investment accounts. Deposit and loan products are offered by Bank of the West. Member FDIC. Equal Housing Lender.

Fifteen (15) \$0 commission order executions for equities and Exchange-Traded Funds ("ETFs") per calendar month, per account (\$6.95 order executions thereafter), for self-directed orders placed via the BancWest Investment Services online platform, subject to certain terms and conditions and additional fees (please refer to <https://www.bankofthewest.com/personal-banking/investments/self-directed-investor.html> for further details about self-directed investing available through BancWest Investment Services). If an order placed via the online platform is executed over multiple days, each day's executions for that order will be counted separately and applied against the remaining available \$0 commission order executions available that month.

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**You should consider the investment objectives, risks and charges and expenses of the fund or ETF carefully before investing. This and other information may be found in the prospectus and/or, if available, the summary prospectus. To obtain a prospectus and/or summary prospectus, please contact your financial advisor. Always read the prospectus and/or, if available, the summary prospectus carefully before you invest or send money.**

Diversification seeks to improve performance by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market.

Securities and variable annuities are offered through BancWest Investment Services, a registered Broker/Dealer, member FINRA/SIPC. Financial Advisors are Registered Representatives of BancWest Investment Services. Fixed annuities/insurance products are offered through BancWest Insurance Agency in California, (License #0C52321), through BancWest Insurance Agency in Utah and through BancWest Investment Services, Inc. in AZ, CO, IA, ID, KS, MN, MO, ND, NE, NM, NV, OK, OR, SD, WA, WI, WY, HI, GUAM & CNM. Bank of the West and its various affiliates and subsidiaries are not tax or legal advisors. Please consult your tax or legal advisor for more information regarding your personal situation.

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Investment and Insurance products

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
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