

# MUTUAL FUNDS 2012



**“We are always just one mistake away from ruining investors’ trust and that reputation.”**  
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**UPDATES** // For updates on funds mentioned in *Kiplinger's Mutual Funds 2012*, plus quizzes, a fund finder and much, much more, go to [www.kiplinger.com/guides/mutualfunds](http://www.kiplinger.com/guides/mutualfunds).