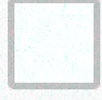
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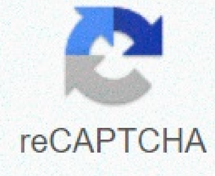
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The lure of mutual funds is twofold. When you buy mutual fund shares you get an instantly diversified portfolio of securities and professional management of your funds. But all that diversity and professional money management comes at a price. All mutual fund investments involve fees ranging from sales charges to management fees that can reduce your return on investment. You might have to pay the piper, but there are ways to pay less. The first fee you might encounter with mutual funds is when you purchase your shares. Some funds, commonly referred to as loaded funds, have a sales charge that they take off the top of your investment. The load could be as high as 8.5 percent. If you invest $10,000 in a loaded fund with an 8.5 percent sales charge, only $9,150 dollars goes to purchase mutual fund shares. You can avoid this initial cost by purchasing a comparable no-load fund. No-load funds don't have a sales charge, so 100 percent of your money goes to buying fund shares. If you really like a particular loaded fund, you might still be able to reduce the amount you pay in sales charges by taking advantage of break points. Break points are levels of investments that reduce your sales charge. You might get charged 8.5 percent on investments of less than $10,000 but the charge might drop to 7 percent once your investment reaches the $10,000 break point. It might drop to 6 percent once you reach $25,000. Break points might be cumulative over a period of time, for example one year. If your total investment exceeds a break point during that time frame, your entire investment receives the lower sales charge. There's no requirement for a mutual fund to offer break points, and not all do, so it pays to check before you make your initial investment. Most mutual funds are actively managed. The fund's manager or management team is tasked with actively managing the fund's assets in an attempt to achieve the fund's investment objectives. Some funds are passively managed, using a specific benchmark or index, such as the S&P 500, to dictate the composition of the securities it holds. Because passively managed funds only seek to mirror the benchmark's composition, they typically generate significantly lower transaction and management fees than actively managed funds. There are plenty of reasons to invest globally. We live in a global economy, and many products that are household names in the U.S. are produced by international companies. International economies might also offer better returns when the U.S. economy is tanking. Small companies might offer greater opportunities for growth than large, well-established mature companies. But the mutual fund fees associated with international and small-cap investing are significantly higher than funds that focus on large-cap domestic stocks. All other factors being equal, the fund with the lower fees will produce a greater return on your investment. Investing your money to make it grow for the future is a good idea. Picking individual stocks to do it isn't. If you're still in the habit of investing in the future by stock picking, there's a better way.As personal finance writer Bob Lotich of SeedTime explains, individual company's stocks can go up and down with the wind. Even most professionals can't predict them well enough to beat the market. If you're not even sure what "beat the market" means, much less how to do it, you're better off sticking to ETFs or mutual funds:Investing in individual stocks can be fun and rewarding, but it's also messy. You have to research, purchase, track, and sell each stock in your portfolio. If you have dozens, it can be the equivalent of a part-time job.You can avoid all of that hassle by investing in either mutual funds or exchange traded funds. Index funds are particularly attractive, since very few actively managed funds ever outperform the market.This isn't new advice, but it's worth repeating until everyone gets it. Learning how individual stocks work is a great educational experience. If you want to learn about how the stock market works, we have a guide that can help you get started. At the end of the day, unless you're willing to dedicate your career to the pursuit, you're probably not going to beat the returns you can get with a simple ETF or mutual fund by picking individual stocks. You may as well save yourself the hassle.Many people don't invest because it seems overly complicated. But if you want to build wealth,…Read more11 Ways to Simplify Your Financial Life | Becoming MinimalistPhoto by Getty Images. A mutual fund company pools money from individual investors and invests it, charging each investor a fee for the convenience of having someone else manage their investments. Investing in a mutual fund is an alternative to hand-selecting individual stocks and bonds and buying them independently. Sounds great, right? Not all mutual funds are created equal, though.Check out our 401(k) calculator. Mutual Funds: The BasicsIf you have money that you'd like to invest – for retirement, say – you can't just walk up to the New York Stock Exchange and slap down some cash. If you want to buy an individual stock, you have to buy through the company that's issuing the stock or through an investing firm that will most likely charge you on a per-trade basis. But buying individual stocks takes time and expertise. You have to do the research into each stock or bond, and you have to work to build a balanced portfolio without too much risk. And even after all that, your investment strategy might not pay off.Mutual funds eliminate the need to research each stock or bond you might want to buy. Instead, you invest in a mutual fund and the fund company buys shares and bonds for you and your fellow investors. It's simple. Investing in Mutual FundsMany people first encounter mutual funds when they get their first "big kid job" and start contributing to a 401(k). Employees with 401(k)s generally get to choose between several mutual funds that will take pre-tax contributions and help them grow. As we mentioned, the investor doesn't choose the holdings within a mutual fund. Instead, he or she chooses a) the fund company and b) the fund.Choosing the mutual fund that's right for your investments isn't a decision to be taken lightly. A mutual fund might hold just stocks, just bonds or a mix of both (this is called a balanced fund). A mutual fund could hold domestic stocks and bonds or international ones. It could be a specialized fund that only invests in a certain sector, such as real estate or health care. It could be a Target Date Fund that holds a mix of stocks and bonds that rebalances according to how close the owner is to retirement. Or, it could be a money market fund, with returns that hover just above the returns on a regular savings account.One type of mutual fund is important enough to be considered a separate financial product altogether. That's the index fund, which tracks the performance of the overall market without trying to beat it. Index funds are the passive alternative to actively managed mutual funds that employ experts who try to beat the market. Index funds generally charge lower fees than their actively managed counterparts.Related Article: What Is an Index Fund?Mutual Fund CompaniesThe biggest mutual fund companies are household names. Think Fidelity, Vanguard and Charles Schwab, among others. If you're buying a mutual fund for your 401(k), you'll be limited to what your employer offers. In some cases, employers offer funds from only one company. Obviously, if you're in that boat, your choices are constrained.If you're choosing between multiple mutual funds, it's a good idea to compare expense ratios. The expense ratio, expressed as a percentage, tells you the percentage of a fund's assets that the company keeps to cover operational and administrative expenses. The lower the expense ratio, the more of your money gets to grow and compound. In other words, the mutual fund to buy is the one that offers low fees. No-Load Mutual FundsA load fund is a mutual fund that charges a sales fee or commission. By contrast, a no-load mutual fund is a fund that doesn't charge you a sales commission. A load might be expressed as a cash amount to be paid up-front when buying shares (a front-end load) or in several years when selling shares (a back-end load). Some back-end loans phase out if you hold the fund for long enough. A mutual fund load could also be a level load, spread out over time. A no-load fund could still have high fees, so check always check the expense ratio. There isn't a correlation between higher loads and better returns, so if you can find one, it can be a good idea to go with a fund that has low/no loads and low fees.Related Article: Top 10 Mutual Funds Bottom LineMutual funds can be great options for folks who don't want to take the DIY approach to investing. If you put your hard-earned money into a mutual fund, it's important to make sure you understand how that fund works and what it's charging you in fees. It's not unheard of for people to put all their 401(k) investments into money market funds, only to realize decades later that their money has hardly grown – or has lost money due to high fees. Ouch. Don't let that happen to you. If you're not satisfied with the mutual fund choices available to you through your company 401(k), you can always bring up the issue with the company management. It's your money, and you want to make the most of it.Tips for Investing If you don't have a lot to invest, you might want to consider a robo-advisor. Robo-advisors, which are entirely online, offer lower fees and account minimums than traditional financial advisors. However, if you have a more complex financial situation or just prefer talking face-to-face, consider working with a traditional financial advisor. A matching tool like SmartAsset's can help you find a person to work with to meet your needs. First you'll answer a series of questions about your situation and goals. Then the program will narrow down your options from thousands of advisors to up to three registered investment advisors who suit your needs. You can then read their profiles to learn more about them, interview them on the phone or in person and choose who to work with in the future. This allows you to find a good fit while the program does much of the hard work for you. Photo credit: ©iStock.com/davidp, ©iStock.com/mediaphotos, ©iStock.com/RiverNorthPhotographyPage 2Do you know enough about financial management to take care of all of your investing on your own? Or do you need help from a seasoned expert?That question comes up for millions of Americans each year.If any of these describe you, you could benefit from professional financial advice:1. You're retiring soon – Maximizing retirement income requires smart decisions around complex topics such as Social Security, 401(k) and IRA withdrawals.2. You manage your own investments – Individual investors should check their strategies with unbiased third parties. You may be overlooking opportunities in your portfolio.3. You have children – Whether you're saving for college or planning their inheritance, there are several ways to ensure your children are taken care of.4. You inherited money – Have you noticed lottery winners often declare bankruptcy? It can be difficult to manage sudden increases in wealth.5. You have a financial advisor – Depending on how you chose your advisor, there may be a better one for you. Family referrals are convenient but don't always produce results.6. You're divorcing – Untangling finances in a divorce can be messy. Impartial advice is key.7. You want to build wealth – If you're still decades from retirement, good decisions today can add thousands to your retirement accounts. See Your 3 Financial Advisor MatchesFinding the right financial advisor that fits your needs doesn't have to be hard. SmartAsset's free tool matches you with top fiduciary financial advisors in your area in 5 minutes. Each advisor has been vetted by SmartAsset and is legally bound to act in your best interests. If you're ready to be matched with local advisors that will help you achieve your financial goals, get started now. If you're seeking out the best mutual funds, keep your wits about you. Mutual funds have a mind-numbing selection of ways to claim bragging rights. "Best five-year record." "Best three-year record for value funds." "Best 10-year record for growth funds with at least $1 billion in assets."Morningstar counts 110 mutual fund categories. Even if you spread the awards among the 8,000 or so garden-variety open-ended mutual funds, there would be plenty of opportunities for bragging rights. And, thanks to the longest-running bull market in history, everyone's 10-year record looks great.But it's another thing to outperform the competition over the entirety of a fund's life.Here are the 25 best mutual funds of all time. We looked at the records of all U.S.-listed stock funds – holding U.S. and/or international stocks alike – with at least a 20-year record, and ranked them based on returns since inception. Going for a minimum of two decades eliminates some of the bias from a decade-long bull market, and adds in at least two major bear markets.You'll note there are no index funds, nor any international funds. We didn't exclude them – they just weren't in the top 25 top equity funds. Index funds don't aim to be top performers, and international funds are in a long-term performance drought. We did exclude bond and money market funds, however, because that's not where you go for high performance.All-time returns data, from Morningstar Direct, is through Sept. 30 and is based on the oldest share class for each fund, which may or may not be open to new investment. Fund prices and all other performance data through Oct. 18 unless otherwise specified.Morningstar category: U.S. Large GrowthInception date: Jan. 17, 1983Average annual return since inception: 13.34%Fidelity Growth Company (FDGRX, $19.67) has had the benefit of some of Fidelity's finest managers, including Robert Stansky, who powered the fund in the early 1990s, and Steve Wymer, who has managed it since 1997.FDGRX looks for fast-growing stocks that can keep expanding for the next three to five years, and it has a penchant for technology and biotech stocks. The fund currently has nearly 35% of its portfolio invested in technology and 17% in health care.Unfortunately, Fidelity Growth Company is among the best mutual funds that currently are closed to new investors.Learn more about FDGRX at the Fidelity provider page.Morningstar category: U.S. TechnologyInception date: Feb. 4, 1998Average annual return since inception: 13.40%Launched just two years before the tech-bubble burst of 2000, Fidelity Select IT Services (FBSOX, $70.99) is a direct bet on taking care of your technology – an industry that has grown as tech has become more complex.Fidelity uses its sector funds as training grounds for its diversified funds; FBSOX has had 11 managers since 1999. Zach Turner, the current manager, has been at the helm for less than a year.Learn more about FBSOX at the Fidelity provider page.Morningstar category: U.S. Large GrowthInception date: Dec. 1, 1973Average annual return since inception: 13.42%The mammoth $186 billion American Funds The Growth Fund of America A (AGTHX, $49.76) has several weapons in its arsenal, the first of which is its low 0.62% expense ratio. (A-class shares come with a maximum 5.75% sales commission, but you can buy its no-load shares under the ticker GFAFX via many discount brokers). The second is American Funds' team-management approach, which has powered the fund since its inception.Like many of the best large-growth mutual funds, AGTHX owns lots of tech giants: Facebook (FB), Microsoft (MSFT) and Amazon.com (AMZN) are the fund's top three holdings.Learn more about AGTHX at the American Funds provider page.Morningstar category: U.S. Large GrowthInception date: Nov. 1, 1984Average annual return since inception: 13.46%Vanguard PRIMECAP Investor (VPMCX, $133.22), which also uses a multimanager approach, looks for stocks of companies with above-average long-term growth prospects. Its 0.38% expense ratio and 8% turnover ratio are two other reasons VPMCX sits among the market's best mutual funds. In fact, investors adore this fund so much, it had to close itself to new money.However, you still can get the PRIMECAP touch with PRIMECAP Odyssey Growth (POGRX), which has gained an average 10.66% since its inception in November 2004.Learn more about VPMCX at the Vanguard provider page.Morningstar category: U.S. Small GrowthInception date: March 27, 1986Average annual return since inception: 13.47%What's a "smid-cap" growth fund? It's one that invests in small and mid-cap funds. The strategy makes sense: Oftentimes, really great small and midsize companies eventually become great large-cap companies.Delaware Smid Cap Growth A (DFCIX, $24.17) looks for hot investment themes and the companies that can grow from them. The current manager, Alex Ely, has been in charge since June 2016, although he leads a team of managers with longer tenure. The A shares carry a 5.75% maximum sales charge.Learn more about DFCIX at the Delaware Funds provider page.Morningstar category: U.S. Small GrowthInception date: Aug. 1, 1995Average annual return since inception: 13.49%Nuveen Small Cap Growth Opportunities I (FIMPX, $25.06) may be one of the best mutual funds out there, but it can be a stressful holding. FIMPX is spectacular in bull markets, but painful in bears. The fund more than tripled between the start of 1998 and March 2000, then gave up a considerable chunk of those gains during the 2000-02 bear market.While FIMPX has performed well during the current bull market, it's still lagging the Russell 2000 Growth Index over the past 10 years.Learn more about FIMPX at the Nuveen provider page.Morningstar category: U.S. Large GrowthInception date: July 15, 1970Average annual return since inception: 13.51%Sequoia (SEQUX, $158.05) is a lesson in what can happen to even the best mutual funds when things go very wrong.Sequoia shares were once so coveted that there was a lively online market to buy just one share to circumvent the fund's closure to new investors. But an ill-timed investment in Valeant Pharmaceuticals – now Bausch Health Companies (BHC) – sent the fund's shares plummeting more than 20% during the final quarter of 2015. (The fund has since recovered, and indeed is up more than 50% over the past three years.)Although lead manager David Poppe left at the end of 2018, the remaining managers have plenty of experience.Learn more about SEQUX at the Sequoia provider page.Morningstar category: U.S. Large GrowthInception date: Dec. 31, 1984Average annual return since inception: 13.63%Back in 1984, OTC meant Nasdaq, and Nasdaq meant tech. It still means tech at Fidelity OTC (FOCPX, $11.57); the fund is 44% invested in technology, 20% in (often tech-like) communications and 15% in consumer cyclical stocks. Top holdings include the likes of Microsoft, Google parent Alphabet (GOOGL) and Apple (AAPL).Manager Christopher Lin has only been at the helm since the start of this year, although he has help from Sonu Kalra, who managed the fund from 2005-09.Learn more about FOCPX at the Fidelity provider page.Morningstar category: U.S. Mid-Cap GrowthInception date: June 30, 1992Average annual return since inception: 13.67%Make a note to give T. Rowe Price Mid-Cap Growth Investor (RPMGX, $93.58) a closer look when this top mutual fund reopens to new investors.RPMGX looks for stocks with good growth prospects trading at a reasonable price, relative to earnings. The fund's caution has led it to be relatively light on technology – just 20% of assets, compared with 28.4% for the average mid-cap growth fund.T. Rowe Price Mid-Cap Growth's low 25% turnover rate and 0.75% expense ratio are pluses, too.Learn more about RPMGX at the T. Rowe Price provider page.Morningstar category: U.S. Large GrowthInception date: Oct. 21, 1996Average annual return since inception: 13.67%For a fund with "internet" in its name, Kinetics Internet No Load (WWWFX, $32.71) is remarkably diversified – just 22% in technology, but 33% in finance and 34% in real estate. Its largest holding is an 18.5% stake in the Grayscale Bitcoin Trust (GBTC); its second-largest holding is the Texas Pacific Land Trust (TPL).A diversified approach has helped WWWFX find a place among the market's best mutual funds in the long term. However, it's lagging its large-growth peers over the past decade by 1.74 percentage points annually.Learn more about WWWFX at the Kinetics provider page.Morningstar category: U.S. TechnologyInception date: June 23, 1983Average annual return since inception: 13.73%Lead manager Paul Wick has run Columbia Seligman Communications & Information A (SLMCX, $77.70) since 1990, and he added two other managers, Sanjay Devgan and Shekhar Pramanick, in 2013. Three additional managers have come on board within the past few years.For a tech fund, SLMCX's ride has been remarkably smooth for the past decade – it has suffered only two losing years (and those declines were modest) in the past 10. The fund has beaten its peers the past three, five, 10 and 15 years, and it's up more than 33% year-to-date through Oct. 20.The fund carries a 5.75% maximum sales charge.Learn more about SLMCX at the Columbia Threadneedle provider page.Morningstar category: U.S. Consumer CyclicalInception date: May 8, 1984Average annual return since inception: 13.79%One thing you can nearly always count on is the ability of the American consumer to spend. Fidelity Select Leisure's (FDLSX, $15.85) top 10 holdings are a list of what so many of us hold dear: McDonald's (MCD), Starbucks (SBUX) and Yum! Brands (YUM) are the top three holdings. Planet Fitness (PLNT), a necessity after enjoying the previous three companies, ranks No. 10.FDLSX has had more managers than a burger stand – a dozen since 1999 – but that hasn't kept it from rating among America's best mutual funds.Learn more about FDLSX at the Fidelity provider page.Morningstar category: U.S. Consumer CyclicalInception date: Dec. 16, 1985Average annual return since inception: 13.92%Retailing has been misery wrapped in agony the past few years. How do you make money? Having 22.2% of your portfolio in Amazon.com sure doesn't hurt. Adding significant stakes in Home Depot (HD, up 32.29% the past 12 months) and Dollar General (DG, up 50.08%) doesn't hurt, either.Like most Fidelity sector funds, Fidelity Select Retailing's (FSRPX, $16.56) performance has been an ensemble cast. The current manager, Boris Shepov, has been running the fund for a little more than a year.Learn more about FSRPX at the Fidelity provider page.Morningstar category: U.S. HealthInception date: Dec. 29, 1995Average annual return since inception: 13.94%Very few things are certain in this world, but the need for health care is one of them. And as America's 74 million baby boomers get older, they will need more health products and services.Currently, health care is under a cloud because of the upcoming election. However, T. Rowe Price Health Sciences Investor's (PRHSX, $74.70) biotech holdings have helped boost performance – most notably Sage Therapeutics (SAGE), which is working on cures for rare brain disorders; the stock's up a little more than 46% this year. Manager Ziad Bakri has been at the helm for three years.Learn more about PRHSX at the T. Rowe Price provider page.Morningstar category: U.S. Mid-Cap GrowthInception date: June 10, 1970Average annual return since inception: 14.12%Despite the Morningstar mid-cap growth designation, Columbia Acorn Institutional (ACRNX, $14.49) has long taken a value-oriented approach to picking stocks. At the moment, ACRNX is overweight health-care stocks relative to its index.While Columbia Acorn's record puts it just outside the 10 best mutual funds of all time, note that the fund has undergone a number of management changes in the past few years. A measure of caution is warranted.Interested investors can check out the fund's A-class shares, which sell under the ticker LACAX and charge a 5.75% maximum sales fee.Learn more about ACRNX at the Columbia Threadneedle provider page.Morningstar category: U.S. HealthInception date: June 30, 1999Average annual return since inception: 14.21%You usually think about big pharmaceutical companies when you think about health care, but PGIM Jennison Health Sciences Z (PHSZX, $44.23) keeps a sharp eye on up-and-coming biotech stocks. And that has been the rocket fuel to this health-care fund. PHSZX's largest holding, Illumina (ILMN), provides tools and services to analyze genetic material.Manager David Chan has been with the fund since inception; Debra Netschert joined in 2015.PGIM Jennison Health Sciences has been closed to new investors since 2012.Learn more about PHSZX at the PGIM provider page.Morningstar category: U.S. TechnologyInception date: Dec. 27, 1995Average annual return since inception: 14.21%In technology, 25 years is an eternity. But managers Huachen Chen and Walter Price, Jr., have run AllianzGI Technology Institutional (DRGTX, $68.96) for nearly that long. They are fond of mid-cap stocks, which have slowed the fund's performance in these days of giants such as Netflix (NFLX) and Alphabet.Although DRGTX's 16.4% gain this year is behind the average tech fund, it leads its peers the past three, five, 10 and 15 years.Learn more about DRGTX at the Allianz provider page.Morningstar category: U.S. HealthInception date: April 28, 1998Average annual return since inception: 14.48%Health care has become more dependent on technology, and the combination of the two has been a winner for Fidelity Select Medical Technology and Devices (FSMEX, $55.24).In this fund, you'll find holdings such as Boston Scientific (BSX), which makes devices that help alleviate heart, stomach and blood flow. FSMEX continues to earn its spot among the market's 10 best mutual funds, gaining 27.41% annually over the past five years through Sept. 30, compared with 18.1% for the medical device industry.Unlike most Fidelity sector-fund managers, Edward Yoon has been at the helm a long time – 12 years. Unfortunately, this fund is closed to new investors.Learn more about FSMEX at the Fidelity provider page.Morningstar category: U.S. CommunicationsInception date: Oct. 13, 1993Average annual return since inception: 14.55%T. Rowe Price Communications & Technology Investor (PRMTX, $116.78) merges the technology, communications and consumer discretionary sectors. It has 30% of its assets in tech, 30% in consumer cyclical stocks and 18% in communications. Its top holdings include Amazon.com, T-Mobile US (TMUS) and Chinese internet giant Tencent Holdings (TCEHY).The past five years, PRMTX has gained an average 15.51% a year, whooping the typical category fund's 8.29% annual gain.Learn more about PRMTX at the T. Rowe Price provider page.Morningstar category: U.S. HealthInception date: Dec. 21, 1999Average annual return since inception: 14.66%Manager Erin Xie has been steering BlackRock Health Sciences Opportunities Investor A (SHSAX, $59.76) for 16 years. SHSAX, which focuses on large-cap growth stocks in the health-care industry, currently is stuffed with massive names such as UnitedHealth Group (UNH), Abbott Laboratories (ABT) and Merck (MRK).The fund's cautious approach has made it one of the best mutual funds of its kind; SHSAX has easily beat its peers over the past three, five, 10 and 15 years. It's not cheap, though, with a 1.15% expense ratio and a maximum 5.25% sales charge.Learn more about SHSAX at the BlackRock provider page.Morningstar category: U.S. HealthInception date: July 14, 1981Average annual return since inception: 15.37%Manager Edward Yoon has been running Fidelity Select Health Care (FSPHX, $24.41) 11 years – an eternity for Fidelity's sector funds. But it has been a great eternity, and Yoon has received help from a small army of analysts.He's not exactly high on big pharmaceuticals and instead is hunting faster-growing subindustries, such as health-care equipment and biotechs. He's also not afraid to go overseas, where almost 20% of his holdings are domiciled.Learn more about FSPHX at the Fidelity provider page.Morningstar category: U.S. Large GrowthInception date: May 2, 1963Average annual return since inception: 15.74%Celebrated go-anywhere Fidelity Magellan (FMAGX, $10.89) is among the best-known mutual funds on the market. That's thanks in part to its spectacular beginning, which saw Edward C. "Ned" Johnson III gain an average of 30.6% annually from 1963 through the end of 1971. Peter Lynch, who ran the fund from 1977 through 1990, produced a sizzling 29.2% gain over his 13 years.However, for the past 15 years, Magellan has lagged large-company growth funds by 1.69% annually on average. The fund's current manager, Jeffrey Feingold, will step down next year, ceding the helm to Sammy Simnegar, his current co-manager.Learn more about FMAGX at the Fidelity provider page.Morningstar category: U.S. HealthInception date: May 23, 1984Average annual return since inception: 15.79%Vanguard Health Care Investor (VGHCX, $194.76), the Cadillac of health-care funds, has tapped the brakes in the past few years. But that's no knock against this Kip 25 mutual fund. VGHCX's manager, Jean Hynes, has been driving it for 11 years and averaged a 11.53% annual gain through Sept. 30, compared to 4.9% for her benchmark index.Furthermore, Vanguard Health Care charges a lean 0.34% a year in expenses for its Investor shares, while its Admiral share class charges just 0.28%.Learn more about VGHCX at the Vanguard provider page.Morningstar category: U.S. Small GrowthInception date: June 19, 1995Average annual return since inception: 15.96%Micro-cap stocks – typically thought of as companies between $50 million and $300 million in market value – are poorly followed by Wall Street analysts, which should give savvy investors an edge.Wasatch Micro Cap (WMICX, $7.46) seems to prove that. WMICX has beaten all those in its class by 2.04 percentage points a year over the past decade. It's a pricey fund, with a 1.65% expense ratio, but it has justified the cost with a performance that puts it near the tippy top of America's best mutual funds.And Wasatch Micro Cap's $474.5 million in assets is small enough for it to stay open to investors for a while longer.Learn more about WMICX at the Wasatch provider page.Morningstar category: U.S. TechnologyInception date: July 29, 1985Average annual return since inception: 16.05%Fidelity Select Software & IT Services (FSCSX, $18.45) has not only survived the Crash of 1987, the Tech Wreck of 2000-02 and the Great Recession, but it has emerged as the top-performing fund since inception.Manager Ali Khan has been at the helm for a little more than five years, scoring a 20.24% average annual gain through Sept. 30 that beats the typical category fund by 3.42% a year. The fund has a whopping 25% of its assets invested in Microsoft; its second-largest stake is a 7.14% position in Visa (V).Learn more about FSCSX at the Fidelity provider page.

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