

QUANTITATIVE PROBLEMS

1. A mutual fund charges a 6% front-end load and reports an expense ratio of 1.75%. If an investor plans on holding a fund for 35 years, what is the average annual fee, as a percent, paid by the investor?
2. A mutual fund reported year-end total assets of \$2,347,000,000. Determine the expense ratio if total fees amounted to \$18,580,000.
3. A mutual fund offers "A" shares which have a 6% front-end load and an expense ratio of 0.80%. The fund also offers "B" shares, which have a 4% back-end load and an expense ratio of 0.97%. Which shares make more sense for an investor looking over a 20-year horizon?
4. Calculate the NAV of the following fund, assuming 3,500 shares are outstanding. Calculate the percentage change in the NAV of the fund if stock C climbs to \$33.41.

Stock	Shares owned	Price
A	500	\$5.74
B	6,000	\$65.10
C	3,000	\$12.04
Cash	n.a.	\$4,368.40

5. Calculate the NAV of the following fund if 5,000,000 shares are outstanding. Assuming you bought shares in this fund a year ago at \$5.06, determine the yield on your investment.

Stock (at current market value)	\$15,000,000
Bonds (at current market value)	\$12,000,000
Cash	\$800,000
Total value of assets	\$27,800,000
Liabilities	— \$200,000
Net worth	\$27,600,000

Questions 6–12 trace a sequence of transactions involving a single mutual fund.

6. On December 31 a mutual fund has the following assets and prices at 4:00 p.m.

Stock	Shares owned	Price
1	1,000	\$1.97
2	5,000	\$48.26
3	1,000	\$26.44
4	10,000	\$67.19
5	3,000	\$2.59

Calculate the net asset value (NAV) for the fund. Assume that 8,000 shares are outstanding for the fund.

7. An investor sends the fund a check for \$50,000. If there is no front-end load, calculate the new number of shares and price per share. Assume the manager purchases 1,800 shares of stock 3, and the rest is held as cash.
8. On January 2 the prices at 4:00 p.m. are as follows:

Stock	Shares owned	Price
1	1,000	\$2.03
2	5,000	\$51.37
3	2,800	\$29.08
4	10,000	\$67.19
5	3,000	\$4.42
Cash	n.a.	\$2,408.00

Calculate the net asset value (NAV) for the fund.

9. Assume the new investor then sells the 420 shares. What is his profit? What is the annualized return? The fund sells 800 shares of stock 4 to raise the needed funds. Assume 250 trading days per year.
10. To discourage short-term investing in its fund, the fund now charges a 5% front-end load and a 2% back-end load. The same investor decides to put \$50,000 back into the fund. Calculate the new number of shares outstanding. Assume the fund manager buys back as many round-lot shares (multiples of 100) of stock 4 with the cash.
11. On January 3 the prices at 4:00 p.m. are as follows:

Stock	Shares owned	Price
1	1,000	\$1.92
2	5,000	\$51.18
3	2,800	\$29.08
4	9,900	\$67.19
5	3,000	\$4.51
Cash	n.a.	\$5,353.40

Calculate the new NAV.

12. Unhappy with the results, the new investor then sells the 389.09 shares. What is his profit? What is the new fund value?

Recommending Mutual Funds Textbook

Stella K. Watanabe



Recommending Mutual Funds Textbook:

Basic Understanding of Mutual Funds: Book 7 for Teens and Young Adults Ronald Hudkins, 2015-12-04 This book will explain mutual funds and how to manage them in simple layman's terms that even a beginning investor can understand. You will have an understanding of the pros and cons of mutual funds. You will learn about the different types of Mutual Funds such as Money markets, Bond Funds and Stock Funds. Securing your financial future has never appeared more difficult than in today's turbulent market environment. After reading this book, you will be a better investor once you read this Commonsense roadmap to understand mutual funds basics. So if you're interested in portfolio diversification, you will likely invest in mutual funds. As such, this book offers timeless advice for building your investment portfolio. It will provide you with expert insight on how to find the best managed funds that match your financial goals. It will help you avoid fund investing pitfalls and maximize your chances of success.

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The Capital Asset Pricing Model in the 21st Century Haim Levy, 2011-10-30 The Capital Asset Pricing Model CAPM and the mean variance M V rule which are based on classic expected utility theory have been heavily criticized theoretically and empirically The advent of behavioral economics prospect theory and other psychology minded approaches in finance challenges the rational investor model from which CAPM and M V derive Haim Levy argues that the tension between the classic financial models and

behavioral economics approaches is more apparent than real This book aims to relax the tension between the two paradigms Specifically Professor Levy shows that although behavioral economics contradicts aspects of expected utility theory CAPM and M V are intact in both expected utility theory and cumulative prospect theory frameworks There is furthermore no evidence to reject CAPM empirically when ex ante parameters are employed Professionals may thus comfortably teach and use CAPM and behavioral economics or cumulative prospect theory as coexisting paradigms *Consumer Reports Mutual Funds Book* Greg Daugherty,1994 Mutual funds have grown increasingly popular during the last 10 years and the options available to the consumer have increased so greatly that even experienced investors may be confused This user s manual provides a clear cut jargon free blueprint for investors that s tailored to different incomes and life stages Balance of Payments Textbook International Monetary Fund,1996-04-15 The Balance of Payments Textbook like the Balance of Payments Compilation Guide is a companion document to the fifth edition of the Balance of Payments Manual The Textbook provides illustrative examples and applications of concepts definitions classifications and conventions contained in the Manual and affords compilers with opportunities for enhancing their understanding of the relevant parts of the Manual The Textbook is one of the main reference materials for training courses in balance of payments methodology Wiley Series 7 Exam Review 2013 + Test Bank The Securities Institute of America, Inc.,2013-06-18 The go to guide to acing the Series 7 Exam The General Securities Representative Examination Series 7 is an entry level exam that qualifies individuals for registration with all self regulatory organizations to trade promote and sell all forms of general securities This intense six hour test is the must pass exam for aspiring financial professionals The exam consists of 250 questions about everything from stocks and stock markets government securities municipal and corporate bonds and options to rules for acquiring customers and handling their accounts general economic theory and the rules and regulations of the Securities and Exchange Commission Created by the experts at The Securities Institute of America Inc Wiley Series 7 Exam Review 2013 arms you with what you need to score high on the test and pass the Series 7 Exam Designed to let you build and fine tune your knowledge of all areas covered and guarantee that you re prepared mentally and strategically to take the test it provides Hundreds of examples 542 practice questions covering each subject area in the exam Priceless test taking tips and strategies Helpful hints on how to study for the test manage stress and stay focused Wiley Series 7 Exam Review 2013 is your ticket to passing the test with flying colors on the first try and becoming a registered General Securities Representative Visit www.wileysecuritieslicensing.com for more information The Securities Institute of America Inc helps thousands of securities and insurance professionals build successful careers in the financial services industry every year Our securities training options include Onsite classes Private tutoring Classroom training Interactive online video training classes State of the art exam preparation software Printed textbooks Real time tracking and reporting for managers and training directors As a result you can choose a securities training solution that matches your skill level learning style and schedule Regardless of the format

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