

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

Haim Levy



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 Hedge Funds Book Alan Northcott,2010 Money managers have traditionally used hedge funds as they would mutual funds to pool investors e tm money and place it in financial instruments in an effort to make a high positive return Hedge funds have typically been available only to the affluent or to investors with inside contacts but today that has changed Almost any investor can now participate in a hedge fund and earn those high returns Hedge funds saw a 20 percent increase in one recent year posting the strongest gain in a decade and installing confidence back in investors If the pace continues hedge fund trading will far outpace all other investments However you must know what you are doing The Hedge Funds Book will detail how to invest in hedge funds evaluate their performance and employ investing strategies and tactics using the latest technology to set up your account online and see the biggest returns You will be able to handle fees taxes and risks and you will get little known data to help you double or even triple your investment e all while avoiding the common traps and pitfalls Instruction is great but advice from experts is even better and the experts chronicled in this book are earning millions Aside from learning the basics of hedge fund trading you will be privy to investors e tm closed club secrets and proven successful ideas If you are interested in learning everything there is to know about hedge fund investing along with hundreds of hints tips and strategies to minimize your risk and maximize your return this book is for you Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president e tm s garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world

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Politics of Public Fund Investing Ben Finkelstein,2006-03-14 From a highly experienced financial analyst comes a groundbreaking book that shows public fund managers and public officials how they can create and manage portfolios that meet policy objectives within constraints of politics and economics *Mutual Funds For Dummies* Eric Tyson,2016-04-25 Position your portfolio for growth with one of America s bestselling mutual fund books Are you looking for a trusted resource to help you add mutual funds to your investment strategy With straightforward advice and a plethora of specific up to date mutual fund recommendations personal finance expert Eric Tyson helps you avoid fund investing pitfalls and maximize your chances of success Newly revised and updated *Mutual Funds For Dummies* quickly and easily helps you pick the best funds assemble and maintain your portfolio and evaluate your funds performance In no time it gets you up and running on exchange traded funds tax laws affecting investments in funds how to evaluate different fund investing strategies and much more Plan and implement a successful investment strategy that includes mutual funds Avoid fund investing pitfalls Find the best managed funds that match your financial goals Select among mutual funds exchange traded funds and other investing options Complemented with sample fund portfolios and updated forms that show you exactly how to accomplish your financial goals this is your trusted resource for planning and implementing a successful investment strategy that includes mutual funds **Kiplinger's Personal Finance** ,1998-05 The most trustworthy source of information available today on

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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

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Business Practices of FDIC-insured Institutions Selling Nondeposit Investment Products United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Capital Markets, Securities, and Government Sponsored Enterprises, 1996 **New Principles of Equity Investment** Les Coleman, 2019-03-14 The book aligns the best of established theory empirical evidence and industry practice to operationalise equity investment and match it to practices in the real world It does not merely repackage the contemporary investment paradigm but develops a new perspective that follows a rigorous research philosophy and is based on field evidence *Strauss's Handbook of Business Information* Hal P. Kirkwood, 2020-08-24 This new edition of Strauss s guide helps users to find current information for and about businesses of all kinds both private and public U S based and international related to finance investment industries and entrepreneurship Strauss s Handbook of Business Information is a resource for finding and understanding business information It contains explanation and instruction on the key facets of business information and provides detailed descriptions of key resources within both broad and specific categories It can be used as a guide to further understanding the what how and why of business information research The changing arena of business information requires regular updating and awareness This new edition has been thoroughly updated with three new chapters Entrepreneurship Competitive Intelligence and Corporate Social Responsibility Other additions of note include subsections on internet and mobile marketing and tax havens and related issues coverage of new legislation e g Dodd Frank and subsections on index funds investment communities regulatory bodies and laws hedge funds venture capital companies assessing risks robo advisors and more The Handbook is for students faculty librarians and information professionals looking to gain a broader and deeper understanding of business information Anyone needing to gain quick exposure to business information needs and resources for solutions will benefit from the volume as well

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