

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

**The Securities Institute of America,
Inc.**



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

The Mutual Funds Book Alan Northcott, 2009 Over the past decade American investors increasingly have turned to mutual funds to save for retirement and meet other financial goals Mutual funds can offer the advantages of diversification and professional management It pays to understand both the upside and the downside of mutual fund investing and how to choose products that match your goals and tolerance for risk As with other investment choices investing in mutual funds involves risk fees and taxes This book explains the basics of mutual fund investing how mutual funds work what factors to consider before investing and how to avoid common pitfalls Mutual funds are not guaranteed or insured by the FDIC or any other government agency Even if you buy through a bank and the fund carries the bank's name you can lose money investing in mutual funds In addition there are more than 10 000 mutual funds to choose from Why should you consider investing in a mutual fund One reason is simply the high potential returns Many funds have earnings in the triple digits This all sounds great but what is the catch There really is none except you must know what you are doing This book will provide everything you need to know to get you started generating high investment returns with low risk from start to finish You will learn what mutual funds are the various types and advantages of each how to evaluate their risk against other types of investments how to and how not to invest in them how to allocate your assets how to set up your account online how to choose when to sell and how to cash them in You will pick up the language of mutual fund investing and what the lingo means to you net asset value load versus no load turnover expenses and total expense ratios capitalization share classes growth versus value dollar cost averaging and many more We have also included a history of mutual funds including their scandals and we have disclosed the mysteries of documents you will encounter in mutual fund investing such as their ratings share classes fees annual reports and indexes We show you how to compare your fund to the competition how to compare it to other types of investments and how to compare various funds on an after tax basis We make it easy for you to grasp strategies for expanding your investments into different market sectors and among various classes of stocks such as small and micro cap stocks mid cap and large cap companies defensive stocks and mixtures of stock

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The Grim Truth about Mutual Funds Ralph Lee Smith,2012-07-01 The Complete Guide to Managing a Portfolio of Mutual Funds Ronald K. Rutherford,1997 Written by a veteran financial planner this guide uniquely covers the statistical and non statistical issues involved in selecting and managing a balanced portfolio of mutual funds It explains investment policy development techniques explores all asset classes of mutual funds and covers the critical issues of style analyses data interpretation and style management

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

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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 **Pass the 63** Robert Mark Walker,2010 A Training Guide for the NASAA Series 63 Exam Completely updated to match the latest Series 63 exam revision this brand new 2010 edition gives you exactly what you need to pass the Series 63 This must have resource 312 pages long guides you through the intricacies of the Series 63 exam The book takes the exam apart piece by piece and explains terms and concepts with a sense of humor and ease not found in other exam guides Learn step by step how not to be misled by the questions Pass the 63 includes two 60 question practice exams with answers rationales and a handy glossary

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Everything Mutual Funds Book Richard Mintzer, 2000-11-01 Covering both online investing and traditional mutual fund purchasing this is the perfect primer for readers just beginning to invest The book includes different types of mutual funds what you should know about fund managers understanding fees and expenses and more Two color with illustrations throughout

Wiley Series 7 Exam Review 2014 + Test Bank The Securities Institute of America, Inc., 2013-12-03 The most comprehensive guide to the Series 7 exam in the marketplace includes a self directed study guide with all the most essential information to becoming a stockbroker Areas covered include Stocks Debt Securities Investment Banking Securities Markets Taxes Securities Analysis Self Regulatory Organizations SRO s Mutual Funds and Investment Companies Annuities Margin Options Money Market Instruments Direct Participation Programs and Municipal Securities There is no prerequisite exam for the FINRA Series 7 however test takers will be required to take the Series 63 or Series 66 as co requisite exams The Series 7 exam is made up of 260 multiple choice questions of which 10 are experimental Each student will be given a total of 6 hours for the exam 3 hours for each half A grade of 72 is considered passing This book includes multiple practice exams to help test takers improve their scores The General Securities Representative Examination Series 7 is an entry level examination that qualifies the individual for registration with all self regulatory organizations to trade promote and sell Public offerings and or private placements of corporate securities stocks and bonds rights warrants mutual funds money market funds unit investment trusts REITS asset backed securities mortgage backed securities options options on mortgage backed securities municipal securities government securities repos and certificates of accrual on government securities direct participation programs securities traders venture capital ETFs hedge funds

Personal Finance and Investment Stella K. Watanabe, 1969

Proposed Mellon-Dreyfus Merger United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Oversight and Investigations, 1994

Library Journal , 2003

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