

## QUANTITATIVE PROBLEMS

- 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?
- 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.
- 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?
- 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

- 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.

- 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.

- 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.
- 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.

- 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.
- 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.
- 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.

- 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

**JL Elias**



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