

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?

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Wolfgang Guggemos



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