

Chapter 24

Mutual Fund Operations

Questions

1. What do open-end mutual funds differ from closed-end mutual funds?
Answer: Open-end mutual funds continue to add funds as the underlying investment performs, whereas closed-end mutual funds have a fixed number of shares.
2. Explain the difference between fixed and variable mutual funds.
Answer: Fixed-income funds invest either in debt or in money market instruments. The fixed-income funds do not change much over time.
3. What are mutual funds? Investment funds pool funds raised through subscriptions and shares are periodically sold when funds are sold to different investors. Answer: Answer: Mutual funds are investment funds that invest in securities and assets that are pooled together to create a diversified portfolio. These investments are made by mutual funds, which are managed by the mutual fund portfolio.
4. Describe the effect of mutual fund fees on returns. How do fees affect returns?
Answer: In most cases, mutual fund fees are calculated as a percentage of the fund's assets. This is known as the fund's expense ratio. It is the cost of operating the fund, including management fees.
5. What do money market funds invest in? What are the risks of money market funds?
Answer: Money market funds are a type of mutual fund that invests in short-term debt securities, such as Treasury bills, commercial paper, and certificates of deposit. These investments are considered to be low-risk, but they are not immune to interest rate risk.
6. Explain why diversification across different types of mutual funds is better than investing in a single mutual fund.
Answer: The performance of individual mutual funds is highly volatile. By investing in a diversified portfolio of mutual funds, investors can reduce the risk of their investments. This is because the performance of different types of mutual funds is not perfectly correlated. For example, if one type of mutual fund performs poorly, another type of mutual fund may perform well. This is known as diversification. Diversification can help to reduce the risk of an investment portfolio.

Answers To End Of Chapter Questions Mutual Fund Industry

Steven M. Rice



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Mutual Fund Industry Handbook Lee Gremillion,2012-06-22 The Mutual Fund Industry Handbook is a remarkably important work I am profoundly impressed by the broad and comprehensive sweep of information and knowledge that this book makes available to industry participants college and business school students and anyone else with a serious interest in this industry From the Foreword by John C Bogle President Bogle Financial Markets Research Center Founder and former chief executive The Vanguard Group A Foreword by John C Bogle founder of The Vanguard Group and one of the most respected leaders in the mutual fund industry sets the stage for this authoritative book that explains the complexities of the phenomenal industry in simple terms Investors like the fact that mutual funds offer professional management easy diversification liquidity convenience a wide range of investment choices and regulatory protection Mutual Fund Industry Handbook touches on all of those features and focuses on the diverse functions performed in the day to day operations of the mutual fund industry You ll learn about Front office functions analysis buying and selling Back office functions including settlement custody accounting and reporting Commission structures front end loads back end loads or level loads The various fund categories used by the Investment Company Institute Morningstar and Lipper The roles played by fund managers investment advisors custodial banks distributors transfer agents and other third party service providers If you want a definitive reference on the mutual fund industry this is the book for you

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