CHAPTER 13 INVESTING IN MUTUAL FUNDS

CHAPTER OVERVIEW

LEARNING OBJECTIVES

This chapter describes mutual funds as an investment alternative. We begin our discussion by considering why investors purchase mutual funds. Then, we examine the characteristics of closed-end mutual funds and open-end mutual funds. The differences between load funds and no-load funds are explained. We describe the major categories of mutual funds in terms of the types of securities they invest in Finally, methods that can be used to evaluate mutual fund investments and the mechanics of mutual fund transactions are presented.

CHAPTER SUMMARY

After studying this chapter, students will be able to: Chil. L. Describe the The major reasons why investors choose mutual funds are profescharacteristics of sional management and diversification. Mutual funds are also a mutual fund convenient way to invest money. There are two types of mutual investments. funds. A closed-end fund is a mutual fund whose shares are issued only when the fund is organized. An open-end fund is a mutual fund whose shares are sold and redeemed by the investment company at the net asset value (NAV) at the request of investors. Mutual funds are also classified as load and no-load funds. A load fund charges a commission every time an investor purchases. shares. No commission is charged to purchase shares in a no-load fund. Mutual funds can also be front load or back load. Possible fees include management fees and contingent deferred sales loads. Classify mutual funds Obj, 2The managers of mutual funds tailor their investment portfolios to by investment the investment objectives of their customers. The major fund objective. categories include money market funds, mortgage funds, bond funds, dividend funds, balanced and asset allocation funds, equity or common stock funds, specialty funds, international or global funds, real estate funds, ethical funds, segregated funds, and labour sponsored venture capital corporations (LSVCCs). Today, many investment companies use a family of funds concept, which allows shareholders to switch their investments

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neward, or security.

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