

Understanding the Costs Involved in Mutual Fund Investments

Bob is debating purchasing a mutual fund, but he has some questions for his financial advisor, Cho. The following table presents information on four different open-end mutual funds that Bob and Cho are discussing. Use the information in the table to answer the questions that follow.

FUND	NAV	NET CHG	YTD % RET
WTF p	12.22	-0.04	2.4
TRRG r	15.77	0.06	5.5
RFCn	29.81	0.20	8.0
BRRT	43.21	0.29	9.1

BOB: After some research, I've narrowed it down to these four funds, but can you explain to me the relationship between 12b-1 fees and fund performance?

CHO: Generally, funds that charge 12b-1 fees, such as WTF p, do not necessarily outperform funds that do not charge these fees.

BOB: What about front-end load fees? For example, suppose BRRT has a front-end load fee of 6%. When do I pay this fee?

CHO: If you purchase 100 shares of this fund at the NAV, you will pay a commission of . But when you sell these shares you will pay in front-end fees.

BOB: It sounds like these fees could start to add up. What's the most I can expect to pay in fees?

CHO: If a fund charges a 4% front-end load and a 4% 12b-1 fee, then it can charge a maximum of only % in back-end load charges without violating the cap.

BOB: Thanks! This was really helpful. So it sounds like you'd recommend looking for no-load funds whenever possible.

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Emilie Sanchez



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