

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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Beam Dynamics Etienne Forest,1998-07-07 This book presents a theory whose goal is to structure the conceptual framework metaphorically in a way consistent with the metaphors of accelerator physicists It argues that a theory should focus on the primary metaphor the magnet and build mathematical objects out of these magnets beam lines **Intensional First-Order Logic** Zoran Majkic,2022-09-06 This book introduces the properties of conservative extensions of First Order Logic FOL to new Intensional First Order Logic IFOL This extension allows for intensional semantics to be used for concepts thus affording new and more intelligent IT systems Insofar as it is conservative it preserves software applications and constitutes a fundamental advance relative to the current RDB databases Big Data with NewSQL Constraint databases P2P systems and Semantic Web applications Moreover the many valued version of IFOL can support the AI applications based on many valued logics **Database Theory - ICDT 2003** Diego Calvanese,Maurizio Lenzerini,Rajeev Motwani,2003-07-01 This book constitutes the refereed proceedings of the 9th International Conference on Database Theory ICDT 2002 held in Siena Italy in January 2002 The 26 revised full papers presented together with 3 invited articles were carefully reviewed and selected from 92 submissions The papers are organized in topical sections on reasoning about XML schemas and queries aggregate queries query evaluation query rewriting and reformulation semistructured versus structured data query containment consistency and incompleteness and data structures Introduction to Urban Water Distribution Nemanja Trifunovic,2006-03-09 Focusing primarily on understanding the steady state hydraulics that form the basis of hydraulic design and computer modelling applied in water distribution Introduction to Urban Water Distribution elaborates the general principles and practices of water distribution in a straightforward way The workshop problems and design exercise develop a temporal and spatial perception of the main hydraulic parameters in the system for given layout and demand scenarios Furthermore the book contains a detailed discussion of water demand which is a fundamental element of any network analysis and principles of network construction operation and maintenance The attached CD contains all spreadsheet applications mentioned in the text and the network model used in the design exercise Written in a manner that is easily understood by those who know little about the subject this introductory text will also benefit experts dealing with advanced problems who wish to refresh their knowledge **Verification, Model Checking, and Abstract Interpretation** Isil Dillig,Jens Palsberg,2018-01-03 This book constitutes the refereed proceedings of the 19th International Conference on Verification Model Checking and Abstract Interpretation VMCAI 2018 held in Los Angeles CA USA in January 2018 The 24 full papers presented together with the abstracts of 3 invited keynotes and 1 invited tutorial were carefully reviewed and selected from 43 submissions VMCAI provides topics including program verification model checking abstract interpretation program synthesis static analysis type systems deductive methods program certification decision procedures theorem proving program certification debugging techniques program transformation optimization and hybrid and cyber physical

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H.C. Rodrigues, J. Herskovits, C.M. Mota Soares, A.L. Araújo, J.M. Guedes, J.O. Folgado, F. Moleiro, J. F. A. Madeira, 2018-09-13 The papers in this volume focus on the following topics design optimization and inverse problems numerical optimization techniques efficient analysis and reanalysis techniques sensitivity analysis and industrial applications The conference EngOpt brings together engineers applied mathematicians and computer scientists working on research development and practical application of optimization methods in all engineering disciplines and applied sciences **Proceedings of the ... Annual ACM Conference on Computational Learning Theory**, 1994

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reader to the most advanced theories develop thus far in this emerging research area

Recent Progress in Ring and Factorization Theory Matej Brešar, Alfred Geroldinger, Bruce Olberding, Daniel Smertnig, 2025-06-11 This proceedings volume gathers a selection of cutting edge research in both commutative and non commutative ring theory and factorization theory The papers were presented at the Conference on Rings and Factorization held at the University of Graz Austria July 10 14 2023 The volume covers a wide range of topics including multiplicative ideal theory Dedekind Pr fer Krull and Mori rings non commutative rings and algebras rings of integer valued polynomials topological aspects in ring theory factorization theory in rings and semigroups and direct sum decomposition of modules The conference also featured two special sessions dedicated to Matej Bre ar and Sophie Frisch on the occasion of their 60th birthdays This volume is aimed at graduate students and researchers in these areas as well as related fields and provides new insights into both classical and contemporary research in ring and factorization theory

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Verification, Model Checking, and Abstract Interpretation Viktor Kuncak, Andrey Rybalchenko, 2012-01-12 This book constitutes the refereed proceedings of the 13th International Conference on Verification Model Checking and Abstract Interpretation VMCAI 2012 held in Philadelphia PA USA in January 2012 co located with the Symposium on Principles of Programming Languages POPL 2012 The 26 revised full papers presented were carefully reviewed and selected from 70 submissions The papers cover a wide range of topics including program verification model checking abstract interpretation static analysis deductive methods program certification debugging techniques

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