

23

Mutual Fund Operations

CHAPTER OBJECTIVES

The specific objectives of this chapter are to:

- provide a background on mutual funds,
- describe the various types of stock and bond mutual funds,
- describe the performance of mutual funds,
- describe key characteristics of money market funds, and
- describe other types of funds.

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Information on mutual fund performance.

A **mutual fund** is an investment company that sells shares and uses the proceeds to manage a portfolio of securities. Mutual funds have grown substantially in recent years, and they serve as major suppliers of funds in financial markets.

23-1 BACKGROUND ON MUTUAL FUNDS

Mutual funds serve as a key financial intermediary. They sell shares to individual investors and invest the money they receive in a portfolio of securities for the investors. They accommodate financing needs of corporations by purchasing newly issued stocks and corporate bonds in the primary market. They also accommodate the financing needs of the Treasury and municipal governments by purchasing newly issued Treasury and municipal bonds in the primary market. Their function as an intermediary is shown in Exhibit 23.1. They also frequently purchase securities in the secondary market.

Mutual funds also provide an important service for individual investors who wish to invest funds. Small investors are unable to diversify their investments because of their limited funds. A mutual fund may have holdings of 50 or more securities and yet require a minimum investment of only \$250 to \$2,500. Thus, small investors can invest in a diversified portfolio with a small investment. Investors who purchase shares of the mutual fund rely on the fund's portfolio managers to make the investment decisions.

Some investment companies such as Fidelity and Vanguard offer a family (collection) of many different mutual funds so that they can accommodate the diverse preferences of investors. Investors can normally transfer money from one mutual fund to another within the same family by making a phone call or requesting the transfer on their online account.

Mutual funds are sometimes referred to as **open-end funds** because they are open to investors, meaning that they will sell shares to investors at any time. In addition, they allow investors to sell (redeem) the shares back to the fund at any time. Thus the number of shares of an open-end fund is always changing. Mutual funds also offer various services, such as 24-hour telephone or Internet access to account information, money transfers between different funds operated by the same firm, consolidated account statements, check-writing privileges on some types of funds, and tax information. The three largest open-end mutual funds are Vanguard, Fidelity, and American Funds. In aggregate, they have more than \$1.7 trillion in mutual fund assets.

Mutual funds have grown at a rapid pace over time, as is illustrated in Exhibit 23.2. Today there are more than 7,500 different mutual funds, with total assets of about \$12 trillion. The value of mutual fund assets more than doubled between 1993 and 2010.

Operations Manual Of Mutual Fund

Ying-Ying Zheng



Operations Manual Of Mutual Fund:

Program Operations Manual System United States. Social Security Administration. Office of Operational Policy and Procedures,1981 **Mutual Funds Guide** Commerce Clearing House,2003 *Trautman Wasserman & Company, Inc., Gregory O. Trautman, Samuel M. Wasserman, Mark Barbera, James A. Wilson, Jr., Jerome Snyder, and Forde H. Prigot: Securities and Exchange Commission Opinion , Alternative Investment Operations Jason Scharfman,2020-08-29*

Alternative investments such as hedge funds private equity and fund of funds continue to be of strong interest among the investment community As these investment strategies have become increasingly complex fund managers have continued to devote more time and resources towards developing best practice operations to support the actual trade processing fund accounting and back office mechanics that allow these strategies to function Representative of this operational growth estimates have indicated that fund managers have seen increased operating budgets of 30% or more in recent years In today s highly regulated environment alternative investment managers have also increasingly had to integrate rigorous compliance and cybersecurity oversight into fund operations Additionally with recent advances in artificial intelligence and big data analysis fund managers are devoting larger portions of their information technology budgets towards realizing technology based operational efficiencies Alternative investment fund service providers have also substantially increased their scope and breadth of their operations related services Furthermore investors are increasingly performing deep dive due diligence on fund manager operations at both fund level and management company levels This book provides current and practical guidance on the foundations of how alternative investment managers build and manage their operations While other publications have focused on generalized overviews of historical trading procedures across multiple asset classes and the technical intricacies of specific legacy operational procedures Alternative Investment Operations will be the first book to focus on explaining up to date information on the specific real world operational practices actually employed by alternative investment managers This book will focus on how to actually establish and manage fund operations Alternative Investment Operations will be an invaluable up to date resource for fund managers and their operations personnel as well as investors and service providers on the implementation and management of best practice operations *Monthly Catalogue, United States Public Documents ,1970 Agricultural investment funds for development Food and Agriculture Organization of the United Nations,2018-06-01* This review identifies a broad range of funds targeting agriculture in developing and transitioning countries It classifies them according to geographic distribution capital shareholder and investor base investment instruments and financial performance among other criteria **Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office,1974 *Balance of Payments Manual, Sixth Edition Compilation Guide* Mr.Eduardo Valdivia-Velarde,Ms.Tamara Razin,2014-12-08 The Balance of Payments and International Investment Position Manual 6 Compilation Guide is a companion document to the sixth edition of the Balance of Payments and International Investment

Position Manual BPM6 The purpose of the Guide is to show how the conceptual framework described in the BPM6 may be implemented in practice and to provide practical advice on source data and methodologies for compiling statistics on the balance of payments and the international investment position The Guide is not intended to be a stand alone manual and readers should be familiar with the BPM6 **SEC Docket** United States. Securities and Exchange Commission,1997

Practical Operational Due Diligence on Hedge Funds Rajiv Jaitly,2016-02-05 Tighten due diligence procedures for more successful hedge fund investment Practical Operational Due Diligence on Hedge Funds is an encyclopaedic comprehensive reference written from the perspective of an experienced practitioner Accompanied by a useful archive of factual material on different hedge fund issues including failures fines and closures this book focuses on the areas due diligence professionals should address and explains why they re important Extensive discussion of publicised cases identifies the manager entities and actual fund vehicles involved and provides commentary on what could have been done differently in each case backed by actual regulatory materials such as SEC complaints that recreate the events that took place Readers gain a deeper understanding of the many facets of due diligence and the many possible pitfalls learning how standardise processes and avoid major errors and oversights The amount of money managed by hedge funds has almost doubled from the 1 trillion under management at the time of the financial crisis Hedge funds can be extremely risky but can be extremely profitable as money increasingly flows back in due diligence on these alternative investments becomes more and more critical This book provides complete guidance toward the due diligence process with plentiful real world examples Identify the areas of due diligence and what can go wrong Create procedures and checklists to minimise errors Learn what publicised cases could have done differently Gain a deeper understanding of massive failures and successes Proper due diligence can be a massive undertaking but thoroughness is essential when the price of failure is so high Practical Operational Due Diligence on Hedge Funds provides the details professionals need to be on point every time **Risky Business in the Operating Subsidiary, how the OCC Dropped the Ball** United States. Congress. House. Committee on Commerce. Subcommittee on Oversight and Investigations,1999 Academic Foundation`S Bulletin On Money, Banking And Finance Volume -57 Analysis, Reports, Policy Documents Editor : Sona Kapila,2004 **Governance As Responsibility** Ana Sofia Barros,2019-07-18 Explores criteria determining the international responsibility of member states for failure to protect human rights in international financial institutions **Official Gazette of the United States Patent and Trademark Office** ,2004 Advising the Ultra-Wealthy Gregory Curtis,2020-11-27 This book designed to be a guide for practitioners who wish to advise ultra wealthy families focuses on the difference between the ultra wealthy and the merely wealthy With this in mind the chapters devote little time to issues on which most financial advisors spend most of their time retirement planning IRA accounts home mortgages planning for college tuition or financial planning in general Practitioners working with the ultra wealthy will instead need to grapple with complex tax issues matters associated with the ever changing world of trusts the special world

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