

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.

WEB

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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.

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