

**Economics 70, Personal Finance:
Making Better Decisions and Building a Better Financial System**

In-Class Mutual Fund Analysis, Thursday October 12

Please find a partner in class to work together on this exercise (it will be faster and more fun that way).

Go to <https://www.marketwatch.com/tools/mutual-fund/top25largest>. Click on **VFIAX**, the 3rd largest mutual fund on the list. Use the site to find the following information, and fill in below. For items 12-14 you will need to move from the overview tab to the holdings tab. Repeat for **AGTHX**, the 19th largest mutual fund on the list. Prepare to discuss the comparison.

- 1) The full name of the fund.
- 2) The fund category.
- 3) The fund family.
- 4) The investment policy (summarize).
- 5) Fees:
 - a. Front load
 - b. Deferred load
 - c. Total expense ratio
 - d. 12 b-1 fee
- 6) Turnover
- 7) Standard deviation (this is a monthly number)
 - a. What is the annualized standard deviation?
- 8) Return so far in 2023 (year to date or YTD).
- 9) Total net assets
- 10) Minimum investment
- 11) Yield (dividend yield)
- 12) Asset allocation to stocks and cash
- 13) Top two sectors and the corresponding weights
- 14) Top five stocks and the corresponding weights