

Question

PROBLEMS 8-17 TO 8-21

PROBLEM 8

Over the next five years, Fidelity will purchase approximately equal amounts of stocks, bonds, and commodities. Determine the best investment.

Family A

Investment: **Stocks and Bonds**

Amount: **\$1,000,000** investment

Program: **Change in funds approximately \$200,000 with a maximum balance of \$200,000**

Cost schedule: **Monthly all-inclusive fund costs, value of \$20,000, until \$200,000; then \$200,000 (based on 10% of fund value) until \$2,000,000; over \$2,000,000**

Emergency Fund: **\$200,000**

Retirement: **\$500,000**

Circle Cash: **\$200,000**

Insurance: **\$200,000**

Charitable: **\$20,000**

Family B

Investment: **Stocks**

Amount: **\$1,000,000**

Program: **Change in funds approximately \$200,000 with a maximum balance of \$200,000**

Cost schedule: **Monthly all-inclusive fund costs, value of \$20,000**

Emergency Fund: **\$200,000**

Retirement: **\$200,000**

Insurance: **\$200,000**

Charitable: **\$20,000**

1. Family A's investment is better than either that of Family B, yet Family B has better liquidity. How do you account for this difference?

2. What advice would you give to Family A, as investors, after the initial purchase?

Over the next five years

Chapter 7 Consumer Equity Answers

Pamela Kohlman Webster



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Satisfaction: A Behavioral Perspective on the Consumer Richard L. Oliver, 2014-12-18 Designed for advanced MBA and doctoral courses in Consumer Behavior and Customer Satisfaction this is the definitive text on the meaning causes and consequences of customer satisfaction It covers every psychological aspect of satisfaction formation and the contents are applicable to all consumables product or service Author Richard L Oliver traces the history of consumer satisfaction from its earliest roots and brings together the very latest thinking on the consequences of satisfying or not satisfying a firm s customers He describes today s best practices in business and broadens the determinants of satisfaction to include needs quality fairness and regret what might have been The book culminates in Oliver s detailed model of consumption processing and his satisfaction measurement scale The text concludes with a section on the long term effects of satisfaction and why an understanding of satisfaction psychology is vitally important to top management Managing Customers Profitably Lynette Ryals, 2009-01-22 This book is a response to a need in the market place in the fast growing field of customer profitability analysis and the profitable management of customer relationships It combines innovative approaches to calculating the value of customers with the management strategies necessary to make and keep customers profitable It includes easy to follow instructions on how to calculate customer profitability including worked examples non technical and discusses strategies and their applications for organizations to manage customers profitably Based on cases and feedback from the KAM Club and other research there will be many business to business as well as business to consumer examples The book assumes some level of numeracy in its readership The contents include Assessing product costs costs to serve and how these can be estimated and how to deal with customer specific overhead costs It discusses the uses and limitations of the use of customer profitability analysis and illustrates how to calculate customer lifetime value using two methods one with actual numbers and one which estimates relative customer lifetime value Provides an innovative approach to calculating the lifetime value of a customer by taking risk into account Demonstrates how to recognise and value the relationship benefits of customers such as word of mouth Brings into discussion the idea that how customers are managed links to their profitability Describes how financial portfolio analysis and theory apply to marketing and how their application to marketing relates to the optimisation of marketing spend **Offensive Marketing** Hugh Davidson, 2012-06-25 Offensive Marketing is the best source for competitive executives who are serious about strengthening their marketing skills and producing new outcomes The authors bring the acclaimed POISE Profitable Offensive Integrated Strategic Effectively Executed framework to a North American audience POISE brings together advances in strategy innovation and approach to produce a new level of effectiveness and market results Extensively used by companies and individuals worldwide this freshly adapted book is an essential resource for all marketing students and professionals interested in achievable strategies and profitable marketing Principles of Microeconomics N. Gregory Mankiw, 1998 **Principles of Microecon Tb** N. Gregory Mankiw, 2003-02 Consumer

Bankruptcy Law and Practice Henry J. Sommer,1996 Kept up to date by cumulative supplements and updated disks

Marketing: Real People, Real Choices Michael Solomon,Andrew Hughes,Bill Chitty,Greg Marshall,Elnora Stuart,2013-09-05 Marketing Real People Real Choices brings you and your students into the world of marketing through the use of real companies and the real life marketing issues that they have faced in recent times The authors explain core concepts and theories in Marketing while allowing the reader to search for the information and then apply it to their own experiences as a consumer so that they can develop a deeper understanding of how marketing is used every day of the week in every country of the world The new third edition is enhanced by a strong focus on Value Creation and deeper coverage of modern marketing communications practices **The Southwestern Reporter** ,1908 **Wisconsin Equity News** ,1911

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Bankruptcy Law and Practice ,1988 **Principles of Real Estate Decisions** Donald R. Epley,Joseph Rabianski,1981

Economics, Medicine and Health Care Gavin Mooney,1992-06-05 This work covers the ways in which economics can help in the planning financing and delivery of health care The author acknowledges the conservatism of the health services and examines how far recent NHS reforms have gone towards changing attitudes to health care Retail Buying Jay Diamond,Gerald Pintel,2005 This completely updated edition offers three new chapters that make this text an excellent resource for those entering the field of retail buying and merchandising The new chapters include Buying for Discount Operations A complete presentation on how professional purchasers for such companies as Target and Wal Mart plan their purchasing strategies and execute their buying plans Consumer Analysis The importance of the consumer in the buyer s decision making process is discussed as well as the ways in which retail operations analyze customer demand Wholesale Purchasing on the Internet In addition to visiting the wholesale markets in the pursuit of new merchandise many retail buyers are using the Internet as an additional means of product procurement The concept of professional online purchasing

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