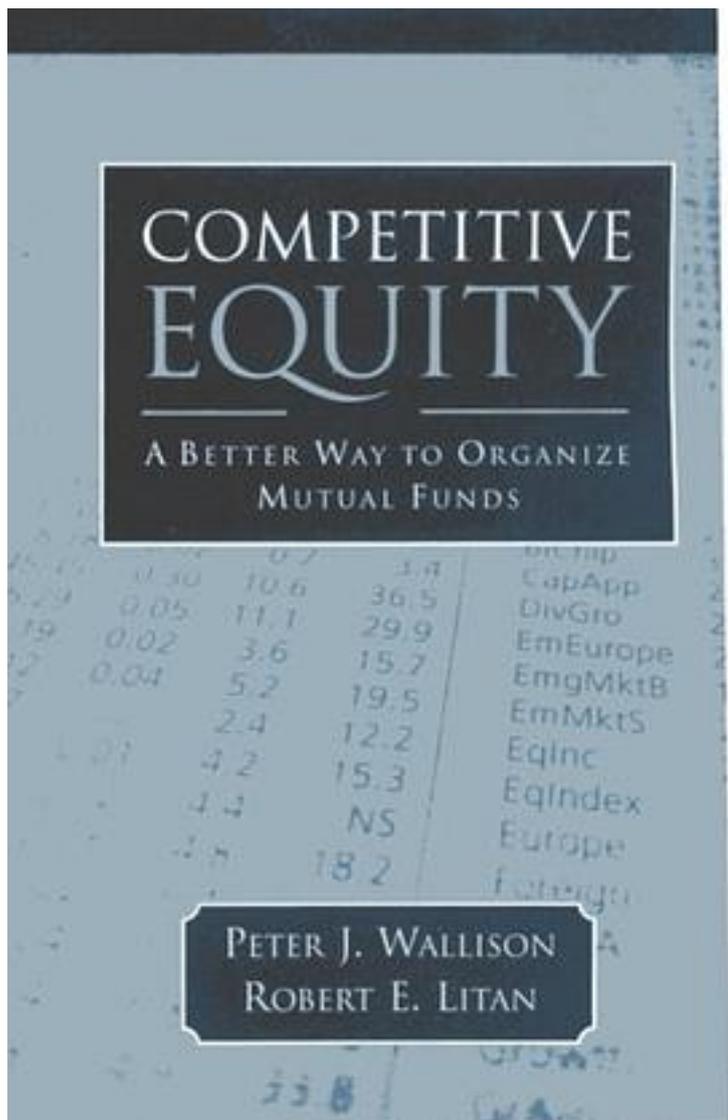


Competitive Equity



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Mutual funds are a key resource for Americans saving for retirement, college, and other long-term goals. With hundreds of fund families and thousands of individual funds crowding the marketplace, competition would hardly seem an issue. Yet funds are failing to compete effectively on price. This is a serious problem for savers, because small price differences can deeply erode investment results over time. This book argues that the problem is not too little regulation, but too much and of the wrong kind. The authors show how current policy leads to de facto rate regulation and propose a new collective investment vehicle.

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