

## Essential Calculation 重要計算方式

<p><b>Definition 定義</b></p> <p><b>Gross investment 總結算額</b></p> <p><b>Net investment 淨投資額</b></p>	<p>Amount paid by the client for investment and sales charge 投資者付出之總額，包括用作投資之金額及認購費</p> <p>Amount used to purchase shares of a fund 用作購買基金股份之金額</p> <p>Example 例子：            Invests \$20,000 投資20,000元 → Net investment: 淨投資額：</p> $= \frac{\text{Gross 總結算額}}{1 + \text{sales charge 認購費}\%} \quad \text{or 或} \quad \text{Gross investment 總結算額} - \text{sales charge 認購費}$ $= \frac{\$20,000}{1 + 5.25\%} = \$19,002.38$
<p><b>Basic Rules 基本規則</b></p> <p><b>Sales charge 認購費</b></p> <p><b>Commission to agent 給中介商佣金</b></p>	<p>Based on NET investment 以淨投資額計算</p> <p>Based on GROSS investment 以總結算額計算</p> $= \text{Net investment 淨投資額} \times \text{sales charge}\% \text{ 認購費}$ $= \text{Gross 總結算額} \times \text{commission rate}\% \text{ 佣金}$