Investors are happy when their profits multiply faster than mosquitoes in a swamp. Unfortunately, fees add up just as quickly, and even savvy investors may not realize what they actually pay in investment expenses. Reduce those fees to keep more of your nest egg!

**Fee Types**

- **Plan Fees** (Accounting, Legal, Recordkeeping)
- **Investing Fees** (Fund Investment, Management)
- **Custom Fees** (Advisers, Annual, Individual, Special Requests)

**Fees Stunt Investment Growth**

Financial advisers get paid when they invest for you, whether those investments show a profit or loss.

It’s wise to ask about fees upfront, since they could be negotiable. Also think about tax implications.

**Cash Flow**

$125 per $10,000

What is the average annual fee charged by a mutual fund? About 1.25%.*

* Morningstar research

**You Pay Fees on Employer Plans - 401(k)s**

- Plan administration fees deducted from investment returns or employer pays
- Fees to invest your money deducted directly from your investment returns
- Custom fees assessed for special requests, such as taking a 401(k) loan
- ERISA requires employers follow certain rules when offering plans
- Often the larger the plan fund, the lower the fees

**Want to estimate what fees cost you?** Use the calculator at dinkytown.com

http://goo.gl/zHuW9

**What is an Expense Ratio? The cost of owning a fund.**

1-2% per year

The annual fee for asset management can be 1 to 2%.

**Fees on Annuities**

- Insurance-related fees = sales expenses, mortality risk charges, issuing contracts
- Surrender or transfer charges = to end contract or to withdraw your money
- Investment fees
- Administration, plan fees
- Management fees

http://goo.gl/maEpt8

**Do the Math!**

Two funds return the same 9% annually.

Fund A charges 2% in fees = 7% return to shareholders
Fund B charges .2% in fees = 8.8% return to shareholders

How much more must you invest to make up for higher fees?

**The Bottom Line?**

No one cares more about your money than you!

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