

5/20/16

Crest Financial LLC's

Clear Fee Comparison Calculator

Clear Fees. Clear Services. Clearly Different.SM

Prepared for:

Sample 401(k)
876 Industrial

Eugene , Oregon 97408

Prepared by:

Douglas E. Richards, CLU, ChFC, CFP®
23847 Sky Lane
Elmira, OR 97437
(541)868-0449

doug.richards@securitiesamerica.com

www.myetf401k.com

The Clear Fee Comparison Calculator

Important Disclosures:

These projections are not guaranteed and are purely hypothetical. Rates of return, tax rates and expenses will vary over time and it is important to work closely with your advisor to monitor your progress and your goals.

Securities are offered through Securities America, Inc., member FINRA/SIPC. Crest Financial LLC and the Securities America Companies are not affiliated.

Advisory services are offered through Securities America Advisors, Inc., a SEC Registered Investment Advisory Firm. Neither Crest Financial LLC, nor Securities America representatives render legal, accounting or tax advice. Please consult with your attorney, accountant and/or tax professional for advice concerning your particular situation.

Clear Fees. Clear Services. Clearly Different. SM

Crest Financial LLC and My ETF 401(k) SM

The Clear Fee Comparison Calculator By Crest Financial LLC

How might fees on your investments impact your retirement? Whether you are the trustee for your company's 401(k) or you have an IRA this calculator allows you to compare the fees over time between two different plans.

Investors are becoming more aware of the impact of fees. Couple this with a growing body of evidence that actively managed investments, over extended periods of time, often fail to outperform comparable lower cost unmanaged index funds.

Too often fee disclosures only show the cost per thousand dollars invested for twelve months. These disclosures usually make no accounting for compounding over time or for other fees such as administrative or account fees.

This analysis focuses both on asset based fees and account level fees. Asset based fees can include the investment expense ratio, advisory fees, and sometimes account fees which are deducted from your assets and over time can significantly impact your assets. In this analysis commissions, on initial purchases, can be approximated by reducing the initial deposit by the appropriate commission rate. Account or plan level fees are fees that are assumed to be paid from outside of the assets invested. These fees are usually tax deductible. Account fees can include plan administrative and account expenses, annual fees and flat advisory fees. Ask your advisor to review the assumptions included in your analysis.

Shifting fees from burdening your retirement assets to paying for services with deductible dollars can make a significant difference in your retirement. This is true for both your IRA or your company's 401(k) plan.

Clear Fees. Clear Services. Clearly Different. SM

Data and Assumptions

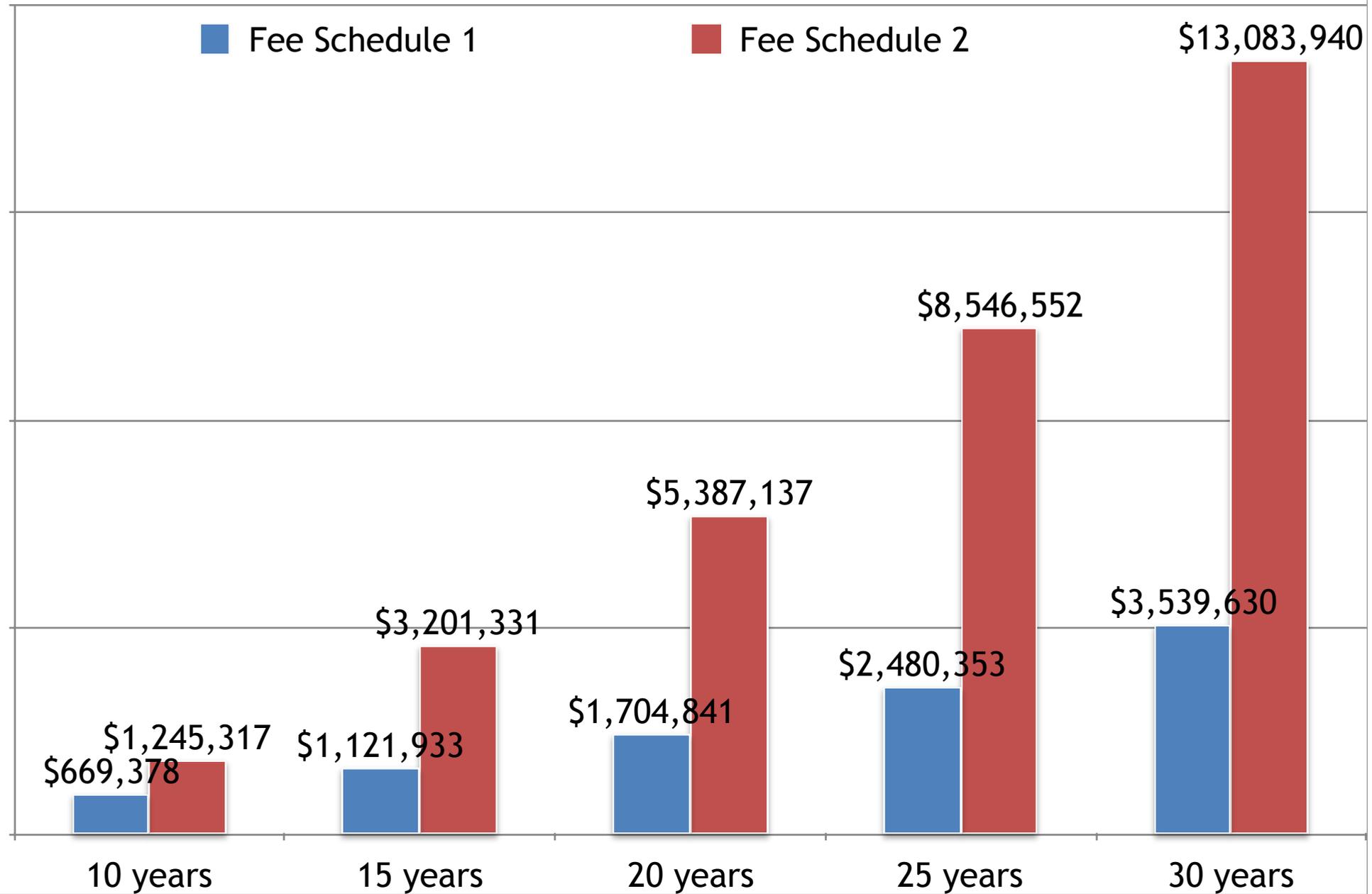
Date of Analysis 6/1/2016
 First Name Sample 401(k)
 Client Name
 Address 1 876 Industrial
 Address 2
 City Eugene
 State Oregon
 Zip 97400

Inflation 3%
 Rate of Return 8%
 Balance \$10,000,000
 Contribution \$400,000
 Tax Rate for Deductions 24%

	Fee 1	Fee 2
Asset and Account Based Fees		
Fund Expense	0.10%	1.10%
Custody and Trading	0.07%	0%
Advisory Fee %	0.00%	0.00%
Plan Administration %	0.00%	0.00%
Annual Fee	\$7,200	\$0
External Fees		
Advisory Fee Flat (Annual)	\$36,000	\$0
Annual Fee	\$0	\$0
Annual Participant Fee	\$0	\$0
Plan Administration Flat (Annual)	\$6,500	\$6,500

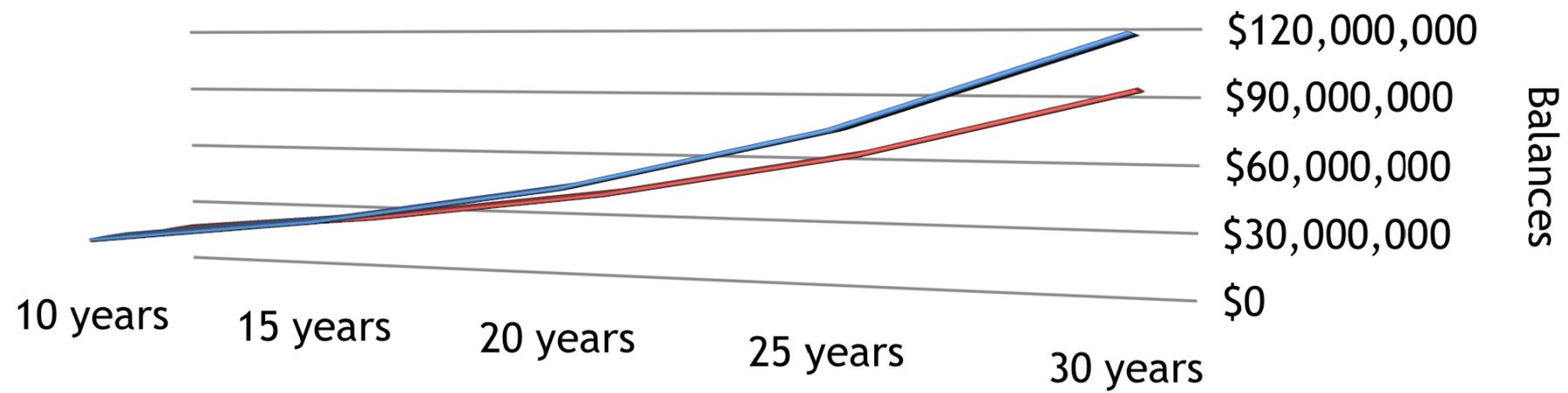
Summary	Total Cost Fee1	Total Cost Fee 2	Difference
10 years	\$669,378	\$1,245,317	\$575,939
15 years	\$1,121,933	\$3,201,331	\$2,079,397
20 years	\$1,704,841	\$5,387,137	\$3,682,296
25 years	\$2,480,353	\$8,546,552	\$6,066,199
30 years	\$3,539,630	\$13,083,940	\$9,544,311

The Difference in Fees Over Time



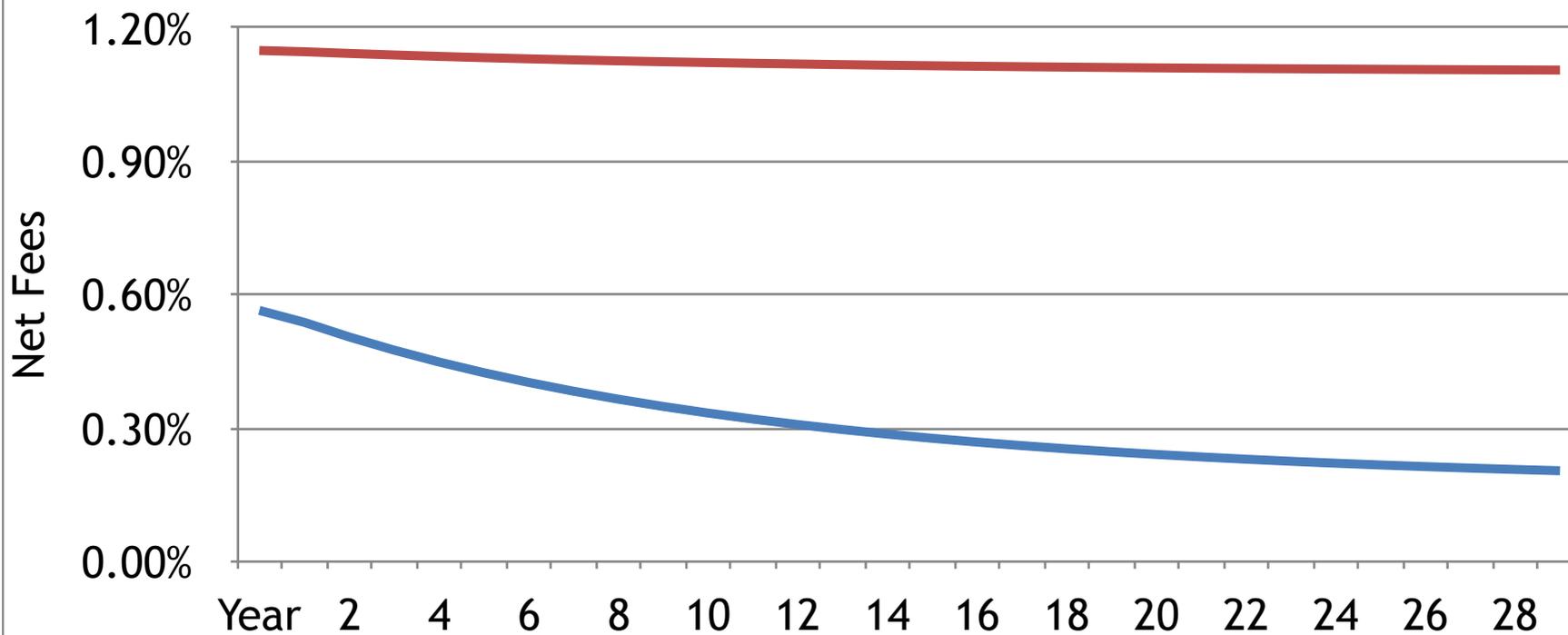
Summary	Balance Fee 1	Balance Fee 2	Difference
10 years	\$22,592,003	\$21,071,770	\$1,520,233
15 years	\$34,631,253	\$31,109,734	\$3,521,519
20 years	\$52,459,184	\$45,392,536	\$7,066,649
25 years	\$78,769,948	\$65,644,131	\$13,125,817
30 years	\$117,498,114	\$94,278,020	\$23,220,094

What Lower Fees Might Mean for Your Investments



Summary	% Fee 1	% Fee 2	Difference
Year 1	0.57%	1.15%	-0.58%
5 years	0.45%	1.14%	-0.69%
10 years	0.35%	1.12%	-0.78%
15 years	0.29%	1.12%	-0.83%
20 years	0.25%	1.11%	-0.86%
25 years	0.22%	1.11%	-0.89%
30 years	0.20%	1.11%	-0.90%

Projected Fees as % of Your Balance



Year	Contribution	Gross	Net Return		Net Cost		Fees as %		Projected Balance		
		Return	1	2	1	2	1	2	1	2	
1	\$400,000	8.00%	7.76%	6.90%	\$56,500	\$114,940	0.57%	1.15%	\$10,000,000	\$10,000,000	
2	\$412,000	8.00%	7.76%	6.90%	\$59,154	\$125,030	0.54%	1.15%	\$10,991,316	\$10,903,800	
3	\$424,360	8.00%	7.77%	6.90%	\$60,982	\$135,728	0.51%	1.14%	\$12,066,731	\$11,876,376	
4	\$437,091	8.00%	7.78%	6.90%	\$62,965	\$147,238	0.48%	1.14%	\$13,233,023	\$12,922,667	
5	\$450,204	8.00%	7.78%	6.90%	\$65,115	\$159,616	0.45%	1.14%	\$14,497,507	\$14,047,956	
6	\$463,710	8.00%	7.78%	6.90%	\$67,445	\$172,925	0.43%	1.13%	\$15,868,078	\$15,257,898	
7	\$477,621	8.00%	7.79%	6.90%	\$69,970	\$187,232	0.40%	1.13%	\$17,353,252	\$16,558,546	
8	\$491,950	8.00%	7.79%	6.90%	\$72,705	\$202,608	0.38%	1.13%	\$18,962,222	\$17,956,374	
9	\$506,708	8.00%	7.80%	6.90%	\$75,667	\$219,130	0.37%	1.13%	\$20,704,905	\$19,458,311	
10	\$521,909	8.00%	7.80%	6.90%	\$78,875	\$236,878	0.35%	1.12%	\$22,592,003	\$21,071,770	
11	\$537,567	8.00%	7.80%	6.90%	\$82,349	\$255,940	0.33%	1.12%	\$24,635,061	\$22,804,683	
12	\$553,694	8.00%	7.80%	6.90%	\$86,108	\$276,409	0.32%	1.12%	\$26,846,536	\$24,665,535	
13	\$570,304	8.00%	7.81%	6.90%	\$90,177	\$298,386	0.31%	1.12%	\$29,239,870	\$26,663,406	
14	\$587,413	8.00%	7.81%	6.90%	\$94,579	\$321,976	0.30%	1.12%	\$31,829,561	\$28,808,009	
15	\$605,036	8.00%	7.81%	6.90%	\$99,342	\$347,295	0.29%	1.12%	\$34,631,253	\$31,109,734	
16	\$623,187	8.00%	7.81%	6.90%	\$104,494	\$374,465	0.28%	1.12%	\$37,661,822	\$33,579,697	
17	\$641,883	8.00%	7.81%	6.90%	\$110,066	\$403,616	0.27%	1.11%	\$40,939,475	\$36,229,790	
18	\$661,139	8.00%	7.81%	6.90%	\$116,092	\$434,888	0.26%	1.11%	\$44,483,850	\$39,072,731	
19	\$680,973	8.00%	7.82%	6.90%	\$122,606	\$468,432	0.25%	1.11%	\$48,316,135	\$42,122,129	
20	\$701,402	8.00%	7.82%	6.90%	\$129,650	\$504,406	0.25%	1.11%	\$52,459,184	\$45,392,536	
21	\$722,444	8.00%	7.82%	6.90%	\$137,263	\$542,983	0.24%	1.11%	\$56,937,652	\$48,899,520	
22	\$744,118	8.00%	7.82%	6.90%	\$145,492	\$584,345	0.24%	1.11%	\$61,778,130	\$52,659,734	
23	\$766,441	8.00%	7.82%	6.90%	\$154,385	\$628,689	0.23%	1.11%	\$67,009,305	\$56,690,987	
24	\$789,435	8.00%	7.82%	6.90%	\$163,995	\$676,224	0.23%	1.11%	\$72,662,120	\$61,012,328	
25	\$813,118	8.00%	7.82%	6.90%	\$174,378	\$727,174	0.22%	1.11%	\$78,769,948	\$65,644,131	
26	\$837,511	8.00%	7.82%	6.90%	\$185,596	\$781,778	0.22%	1.11%	\$85,368,790	\$70,608,187	
27	\$862,637	8.00%	7.82%	6.90%	\$197,715	\$840,294	0.21%	1.11%	\$92,497,475	\$75,927,802	
28	\$888,516	8.00%	7.82%	6.90%	\$210,805	\$902,995	0.21%	1.11%	\$100,197,885	\$81,627,900	
29	\$915,171	8.00%	7.82%	6.90%	\$224,945	\$970,175	0.21%	1.11%	\$108,515,190	\$87,735,136	
30	\$942,626	8.00%	7.82%	6.90%	\$240,216	\$1,042,146	0.20%	1.11%	\$117,498,114	\$94,278,020	
					\$3,539,631	\$13,083,940					