

5/20/16

Crest Financial LLC's

Clear Fee Comparison Calculator

Clear Fees. Clear Services. Clearly Different.<sup>SM</sup>

Prepared for:

Sample Analysis  
123 Your Street

Eugene , Oregon 97408

Prepared by:

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

[doug.richards@securitiesamerica.com](mailto:doug.richards@securitiesamerica.com)  
[www.myetf401k.com](http://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. <sup>SM</sup>**

**Crest Financial LLC and My ETF 401(k) <sup>SM</sup>**

## **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 a 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. <sup>SM</sup>**

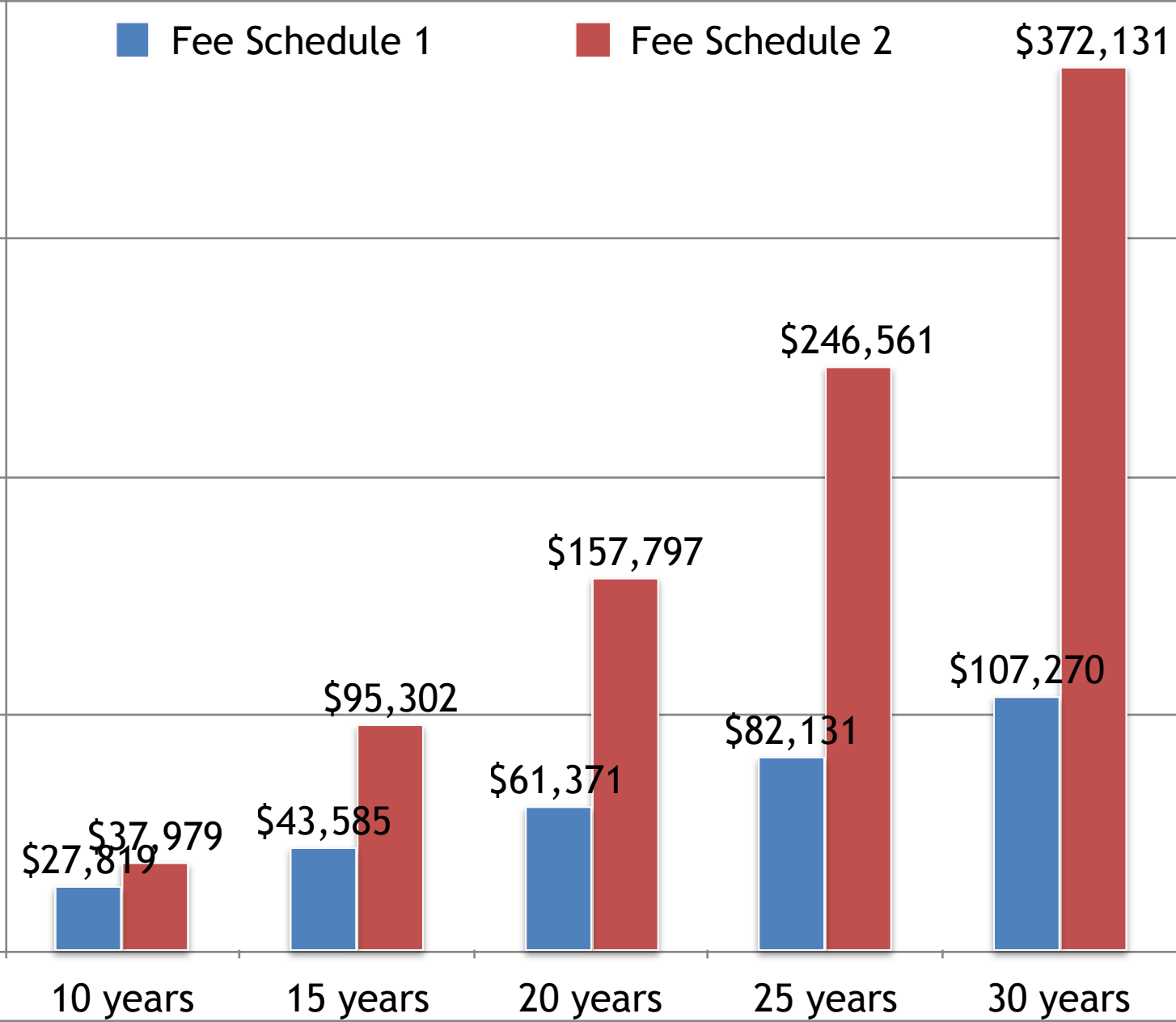
## Data and Assumptions

Date of Analysis 6/1/2016  
 First Name Sample Analysis  
 Client Name  
 Address 1 123 Your Street  
 Address 2  
 City Eugene  
 State Oregon  
 Zip 97400

Inflation	3%		Fee 1	Fee 2
Rate of Return	8%	Asset and Account Based Fees		
Balance	\$300,000	Fund Expense	0.10%	0.20%
Contribution	\$6,000	Custody and Trading	0.00%	0%
Tax Rate for Deductions	36%	Advisory Fee %	0.00%	1.00%
		Plan Administration %	0.00%	0.00%
		Annual Fee	\$360	\$0
		External Fees		
		Advisory Fee Flat (Annual)	\$3,000	\$0
		Annual Fee	\$0	\$0
		Annual Participant Fee	\$0	\$0
		Plan Administration Flat (Annual)	\$0	\$0

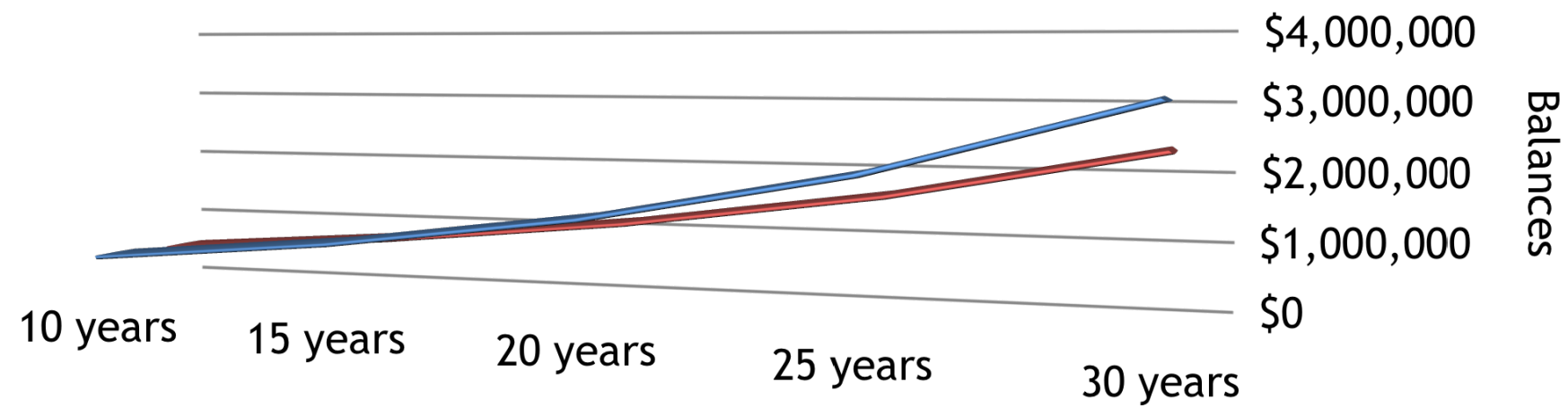
Summary	Total Cost Fee1	Total Cost Fee 2	Difference
10 years	\$27,819	\$37,979	\$10,161
15 years	\$43,585	\$95,302	\$51,717
20 years	\$61,371	\$157,797	\$96,427
25 years	\$82,131	\$246,561	\$164,430
30 years	\$107,270	\$372,131	\$264,861

The Difference in Fees Over Time

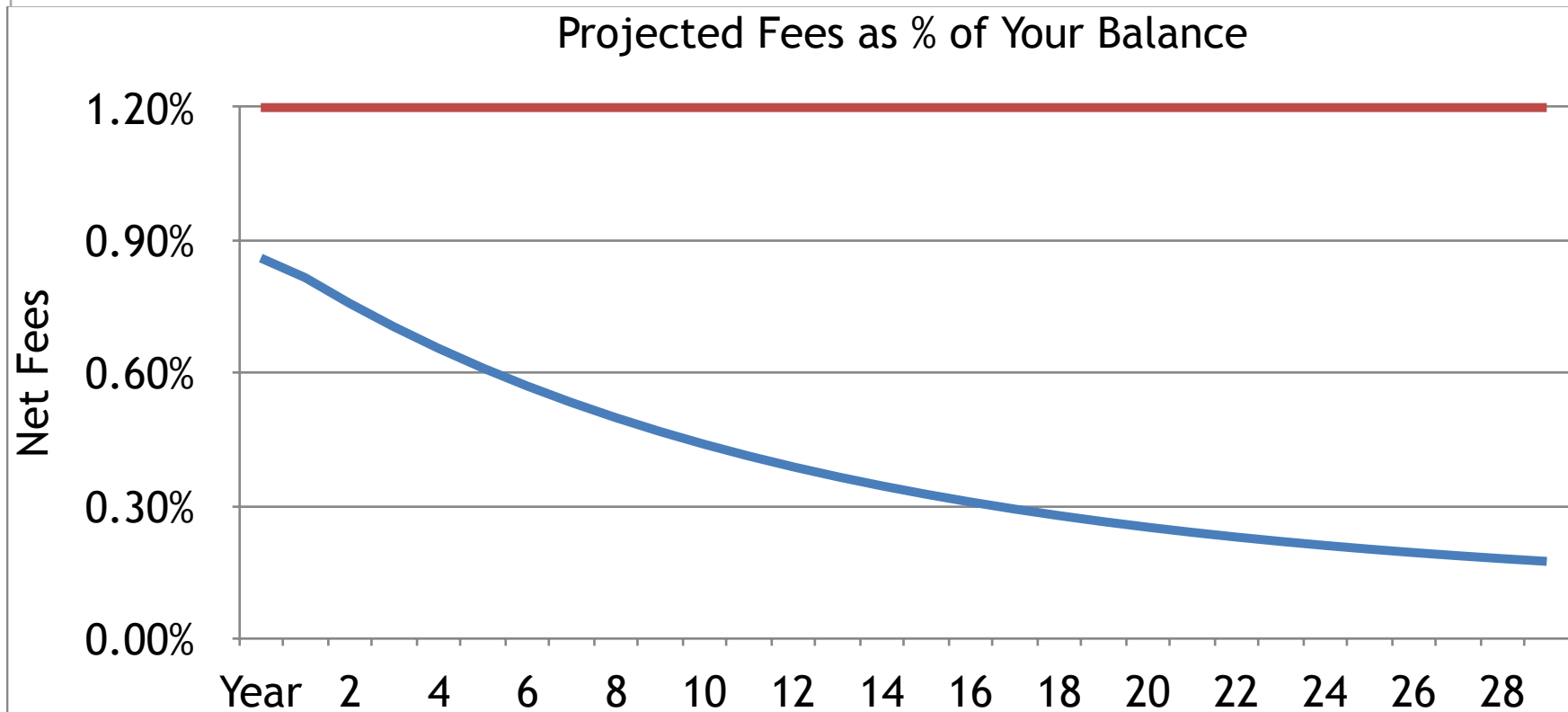


Summary	Balance Fee 1	Balance Fee 2	Difference
10 years	\$634,974	\$584,739	\$50,235
15 years	\$952,693	\$837,817	\$114,876
20 years	\$1,421,537	\$1,193,501	\$228,035
25 years	\$2,112,067	\$1,692,399	\$419,668
30 years	\$3,127,590	\$2,391,035	\$736,555

## What Lower Fees Might Mean for Your Investments



Summary	% Fee 1	% Fee 2	Difference
Year 1	0.86%	1.20%	-0.34%
5 years	0.66%	1.20%	-0.54%
10 years	0.47%	1.20%	-0.73%
15 years	0.35%	1.20%	-0.85%
20 years	0.26%	1.20%	-0.94%
25 years	0.21%	1.20%	-0.99%
30 years	0.17%	1.20%	-1.03%



		Gross	Net Return	Net Return	Net Cost	Net Cost	Fees as %	Fees as %	Projected Balance	Projected Balance
Year	Contribution	Return	1	2	1	2	1	2	1	2
1	\$6,000	8.00%	7.78%	6.80%	\$2,580	\$3,600	0.86%	1.20%	\$300,000	\$300,000
2	\$6,180	8.00%	7.79%	6.80%	\$2,664	\$3,883	0.82%	1.20%	\$326,573	\$323,604
3	\$6,365	8.00%	7.80%	6.80%	\$2,693	\$4,187	0.76%	1.20%	\$355,343	\$348,909
4	\$6,556	8.00%	7.81%	6.80%	\$2,724	\$4,512	0.70%	1.20%	\$386,486	\$376,034
5	\$6,753	8.00%	7.81%	6.80%	\$2,758	\$4,861	0.66%	1.20%	\$420,193	\$405,106
6	\$6,956	8.00%	7.82%	6.80%	\$2,794	\$5,235	0.61%	1.20%	\$456,669	\$436,259
7	\$7,164	8.00%	7.83%	6.80%	\$2,834	\$5,636	0.57%	1.20%	\$496,135	\$469,639
8	\$7,379	8.00%	7.83%	6.80%	\$2,876	\$6,065	0.53%	1.20%	\$538,832	\$505,400
9	\$7,601	8.00%	7.84%	6.80%	\$2,923	\$6,524	0.50%	1.20%	\$585,019	\$543,708
10	\$7,829	8.00%	7.84%	6.80%	\$2,973	\$7,017	0.47%	1.20%	\$634,974	\$584,739
11	\$8,063	8.00%	7.85%	6.80%	\$3,027	\$7,544	0.44%	1.20%	\$688,998	\$628,681
12	\$8,305	8.00%	7.85%	6.80%	\$3,085	\$8,109	0.41%	1.20%	\$747,417	\$675,737
13	\$8,555	8.00%	7.86%	6.80%	\$3,148	\$8,713	0.39%	1.20%	\$810,581	\$726,123
14	\$8,811	8.00%	7.86%	6.80%	\$3,216	\$9,361	0.37%	1.20%	\$878,871	\$780,067
15	\$9,076	8.00%	7.86%	6.80%	\$3,290	\$10,054	0.35%	1.20%	\$952,693	\$837,817
16	\$9,348	8.00%	7.87%	6.80%	\$3,370	\$10,796	0.33%	1.20%	\$1,032,491	\$899,635
17	\$9,628	8.00%	7.87%	6.80%	\$3,456	\$11,590	0.31%	1.20%	\$1,118,739	\$965,802
18	\$9,917	8.00%	7.87%	6.80%	\$3,550	\$12,439	0.29%	1.20%	\$1,211,952	\$1,036,618
19	\$10,215	8.00%	7.87%	6.80%	\$3,650	\$13,349	0.28%	1.20%	\$1,312,685	\$1,112,403
20	\$10,521	8.00%	7.87%	6.80%	\$3,759	\$14,322	0.26%	1.20%	\$1,421,537	\$1,193,501
21	\$10,837	8.00%	7.88%	6.80%	\$3,877	\$15,363	0.25%	1.20%	\$1,539,153	\$1,280,278
22	\$11,162	8.00%	7.88%	6.80%	\$4,004	\$16,477	0.24%	1.20%	\$1,666,231	\$1,373,123
23	\$11,497	8.00%	7.88%	6.80%	\$4,141	\$17,669	0.23%	1.20%	\$1,803,524	\$1,472,456
24	\$11,842	8.00%	7.88%	6.80%	\$4,289	\$18,945	0.22%	1.20%	\$1,951,844	\$1,578,723
25	\$12,197	8.00%	7.88%	6.80%	\$4,450	\$20,309	0.21%	1.20%	\$2,112,067	\$1,692,399
26	\$12,563	8.00%	7.88%	6.80%	\$4,623	\$21,768	0.20%	1.20%	\$2,285,139	\$1,813,995
27	\$12,940	8.00%	7.89%	6.80%	\$4,810	\$23,329	0.19%	1.20%	\$2,472,082	\$1,944,055
28	\$13,328	8.00%	7.89%	6.80%	\$5,012	\$24,998	0.19%	1.20%	\$2,673,996	\$2,083,161
29	\$13,728	8.00%	7.89%	6.80%	\$5,230	\$26,783	0.18%	1.20%	\$2,892,071	\$2,231,933
30	\$14,139	8.00%	7.89%	6.80%	\$5,465	\$28,692	0.17%	1.20%	\$3,127,590	\$2,391,035
					\$107,271	\$372,131				