

Crest Financial LLC

Clear Fees.

9/17/24

Clear Services.

Clearly Different.SM

Clear Fee Comparison Calculator

Prepared for:

Sample Professional Corporation

Prepared by:

Douglas E. Richards, CLU[®], ChFC[®], CFP[®], AIFA[®]

23847 Sky Lane

Elmira, OR 97437

(541)868-0449

doug@crestfinancialllc.com

www.crestfinancialllc.com

Crest Financial LLC

Clear Fees.

Clear Services.

Clearly Different.SM

Important Disclosures

These projections are not guaranteed and are hypothetical. Rates for taxes, returns and expenses will vary over time. It is important to work with your financial planner to monitor your progress towards your goals.

Crest Financial LLC does not render legal, accounting or tax advice. Please consult with your tax and legal professional for advice regarding your situation.

Crest Financial LLC is a Registered Investment Advisory Firm registered in Oregon.

Clear Fees. Clear Services. Clearly Different.[®] is a registered service mark of Crest Financial LLC.

Copyright 2024

Crest Financial LLC

Clear Fees.

Clear Services.

Clearly Different.SM

Overview

How might investment related fees and expenses impact your ability to reach your financial goals? Whether you are the trustee for your company's retirement plan or you have a retirement account, this planning calculator allows you to compare fees over time between two different options.

Investors are more fee conscious and there is a body of evidence that over extended periods of time unmanaged low cost index funds are difficult to consistently outperform.

Fee disclosures fall short and do little to illustrate the costs of an investment over extended time periods. Generally they do not account for compounding over time or other account or administrative fees.

The Clear Fee Comparison Calculator accounts for both asset based fees as well as account level fees.

Asset based fees may include expense ratios, advisory fees, sales charges and sometimes account fees which are deducted from your assets. Over time these expenses can have an impact on your investments.

Account level or plan fees are assumed to be paid from another source of funds so as to take advantage of any possible tax deductions. In this category you will find plan administration fees, annual fees, account expenses and flat consulting or advisory fees. Carefully review the assumptions in your analysis with your planner.

Stopping your fees from being the a small but persistent drain on your retirement assets. Take control of your expenses by negotiating a flat fee for the services you want. Pay out of pocket, with dollars that may be deductible making a greater difference. Whether for your company's retirement plan or for your IRA these little changes can add up over time.

Crest Financial LLC
 Clear Fees.
 Clear Services.
 Clearly Different.SM

Data & Assumptions

Date of Analysis 9/17/24
 Client Name Sample Profes
 Address 1
 Address 2

		%	Flat Fee
Investment Fees			
		0%	0
		0.20%	0.20%
Inflation	4.0%	0.00%	0.07%
Rate of Return	8.00%	0.45%	0.00%
Balance	\$10,000,000	0.00%	0.00%
Contribution	\$400,000	\$0	\$0
Tax Rate for Deductions	35.0%		
		\$0	\$38,000
		\$0	\$0
		\$0	\$0
		\$0	\$0
		0.00%	0.00%

Crest Financial LLC

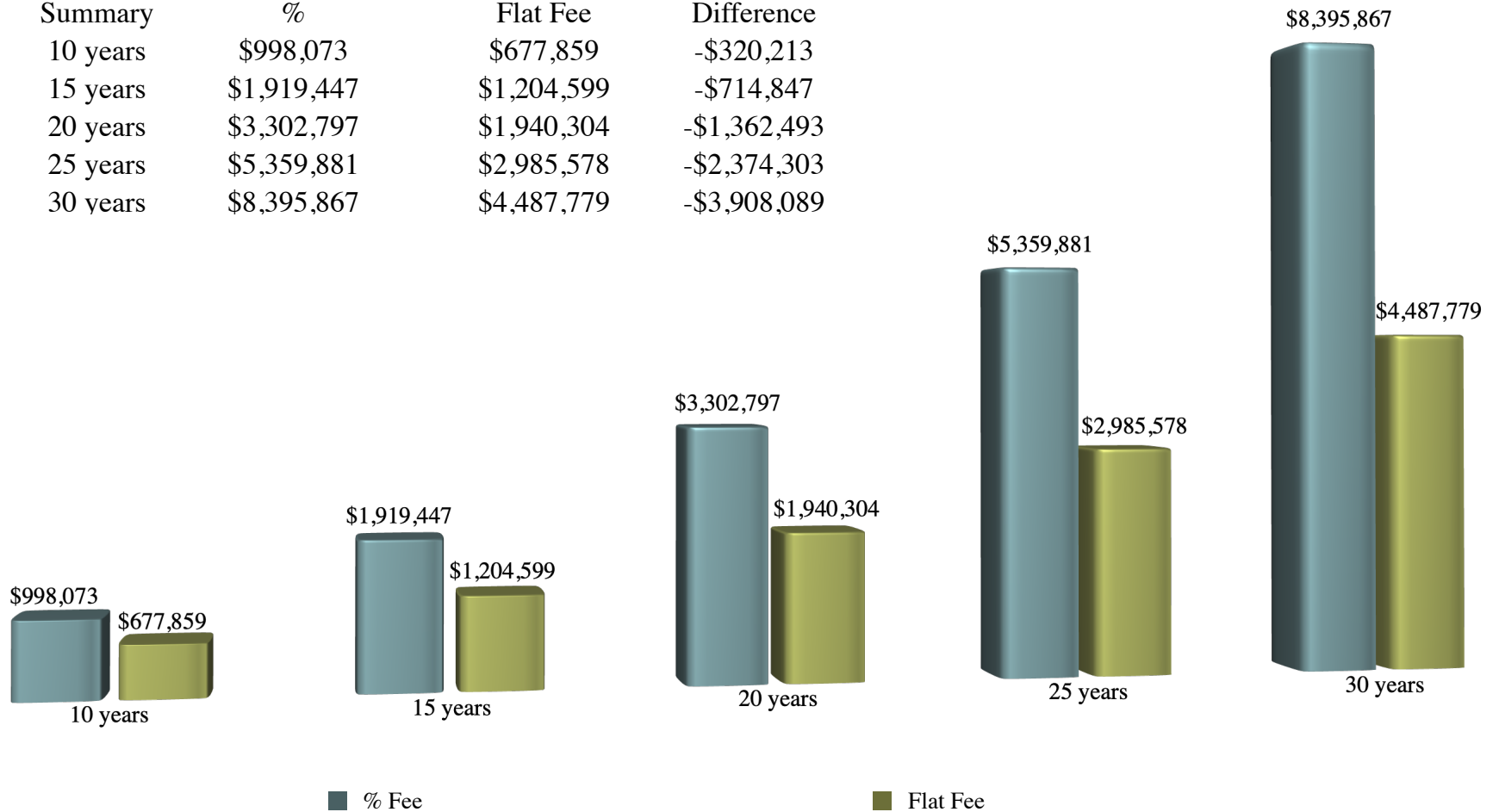
Clear Fees.

Clear Services.

Clearly Different.SM

Difference in Fees Over Time

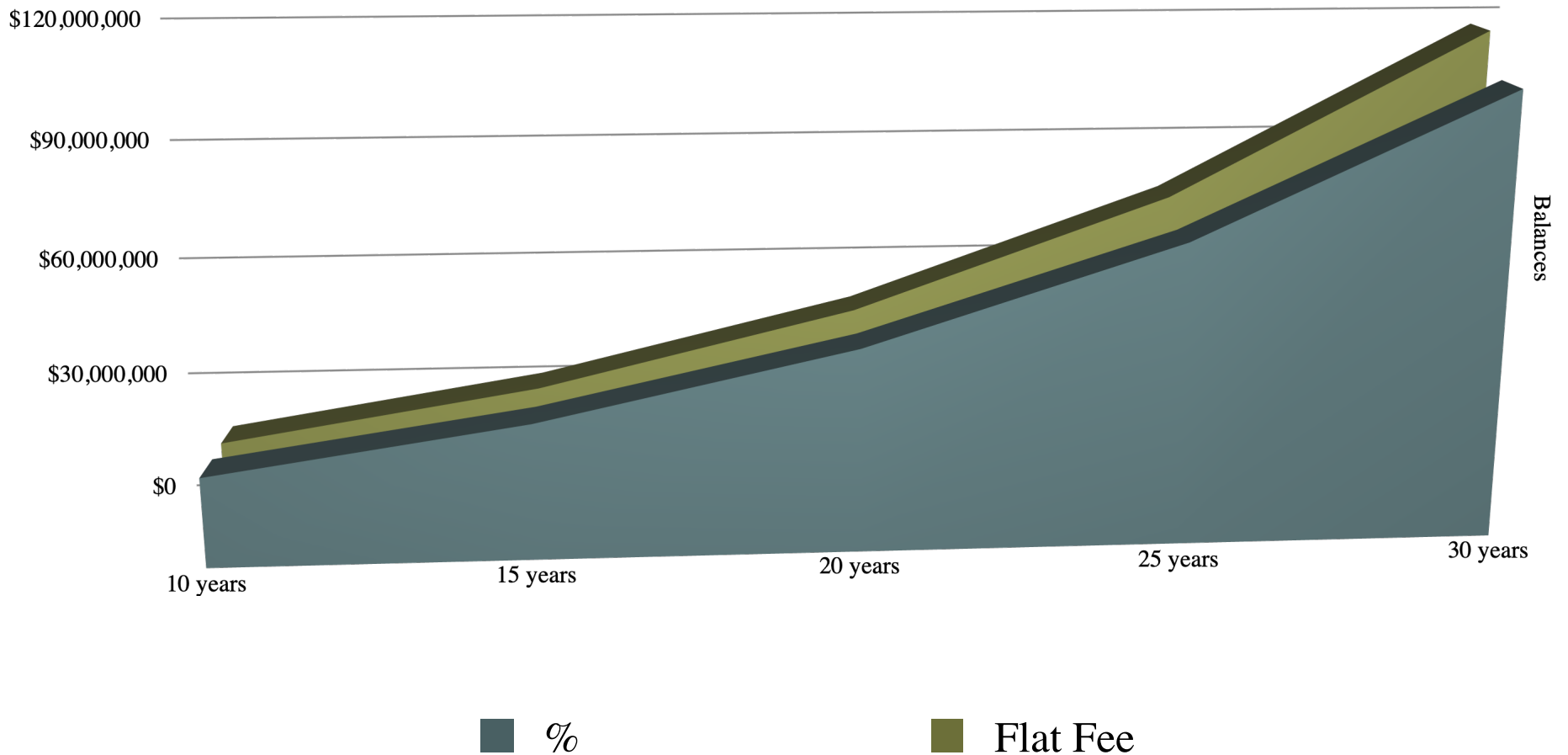
Summary	%	Flat Fee	Difference
10 years	\$998,073	\$677,859	-\$320,213
15 years	\$1,919,447	\$1,204,599	-\$714,847
20 years	\$3,302,797	\$1,940,304	-\$1,362,493
25 years	\$5,359,881	\$2,985,578	-\$2,374,303
30 years	\$8,395,867	\$4,487,779	-\$3,908,089



Crest Financial LLC
 Clear Fees.
 Clear Services.
 Clearly Different.SM

What Lower Fees Might Mean for Your
 Investments

Summary	%	Flat Fee	Difference
10 years	\$21,945,062	\$22,612,952	-\$667,890
15 years	\$33,192,164	\$34,739,745	-\$1,547,581
20 years	\$49,639,519	\$52,753,888	-\$3,114,369
25 years	\$73,590,052	\$79,401,347	-\$5,811,295
30 years	\$108,346,293	\$118,686,260	-\$10,339,967



Crest Financial LLC

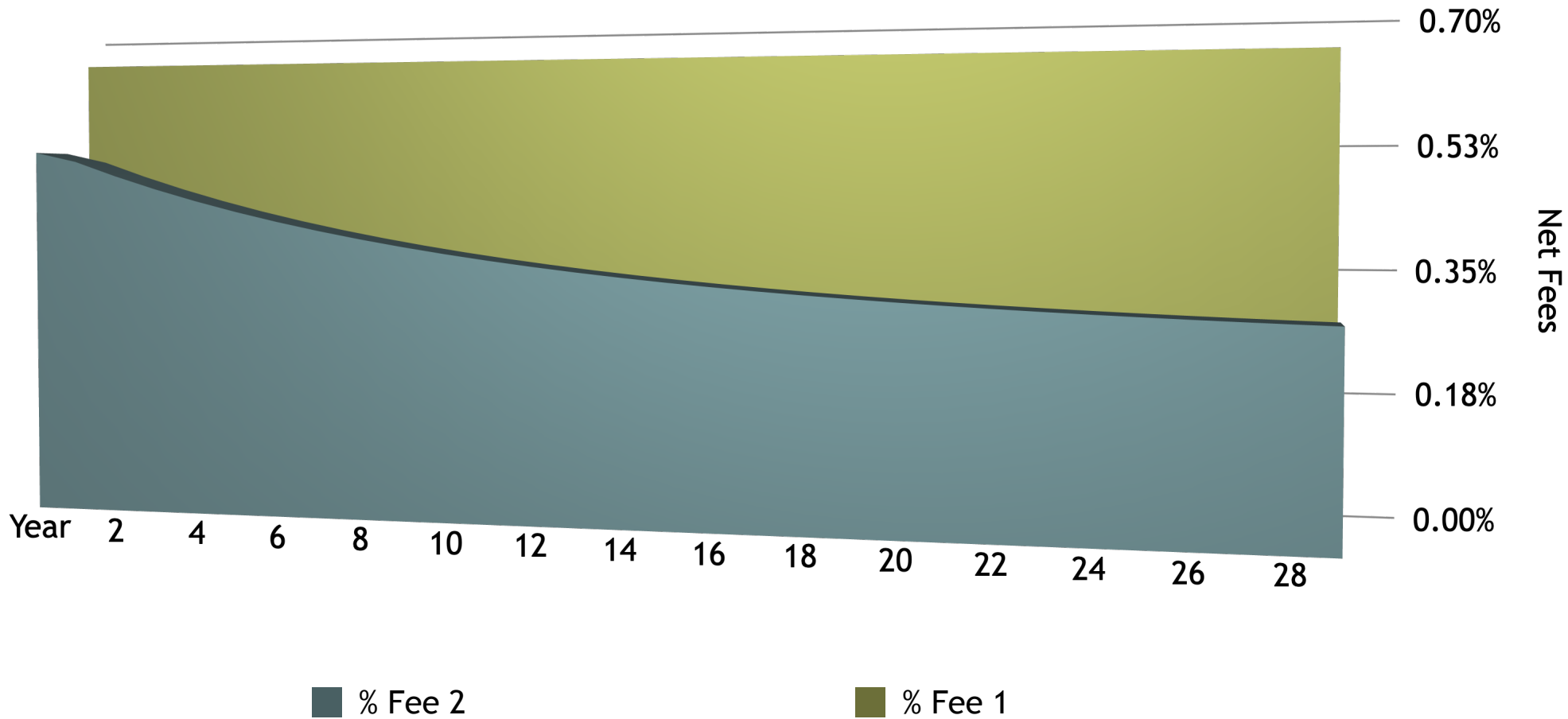
Clear Fees.

Clear Services.

Clearly Different.SM

Net Fees as a % of Balances

Summary	% Fee 1	% Fee 2	Difference
	0.65%	0.52%	0.13%
Year 1	0.65%	0.45%	0.20%
10 years	0.65%	0.38%	0.27%
15 years	0.65%	0.34%	0.31%
20 years	0.65%	0.32%	0.33%
25 years	0.65%	0.30%	0.35%
30 years	0.65%	0.29%	0.36%



Year	Contribution	Gross Return	Net Return 1	Net Return 2	Net Cost 1	Net Cost 2	Fees as % 1	Fees as % 2	Projected Balance 1	Projected Balance 2
1	\$400,000	8.00%	7.35%	7.73%	\$65,000	\$51,700	0.65%	0.52%	\$10,000,000	\$10,000,000
2	\$416,000	8.00%	7.35%	7.73%	\$71,173	\$55,357	0.65%	0.50%	\$10,949,700	\$10,988,460
3	\$432,640	8.00%	7.35%	7.73%	\$77,856	\$58,255	0.65%	0.48%	\$11,977,791	\$12,061,946
4	\$449,946	8.00%	7.35%	7.73%	\$85,087	\$61,402	0.65%	0.46%	\$13,090,378	\$13,227,376
5	\$467,943	8.00%	7.35%	7.73%	\$92,911	\$64,817	0.65%	0.45%	\$14,294,029	\$14,492,216
6	\$486,661	8.00%	7.35%	7.73%	\$101,373	\$68,522	0.65%	0.43%	\$15,595,809	\$15,864,522
7	\$506,128	8.00%	7.35%	7.73%	\$110,522	\$72,541	0.65%	0.42%	\$17,003,316	\$17,352,989
8	\$526,373	8.00%	7.35%	7.73%	\$120,411	\$76,899	0.65%	0.41%	\$18,524,724	\$18,967,001
9	\$547,428	8.00%	7.35%	7.73%	\$131,097	\$81,623	0.65%	0.39%	\$20,168,822	\$20,716,681
10	\$569,325	8.00%	7.35%	7.73%	\$142,643	\$86,743	0.65%	0.38%	\$21,945,062	\$22,612,952
11	\$592,098	8.00%	7.35%	7.73%	\$155,113	\$92,291	0.65%	0.37%	\$23,863,609	\$24,667,600
12	\$615,782	8.00%	7.35%	7.73%	\$168,580	\$98,300	0.65%	0.37%	\$25,935,393	\$26,893,339
13	\$640,413	8.00%	7.35%	7.73%	\$183,119	\$104,808	0.65%	0.36%	\$28,172,165	\$29,303,885
14	\$666,029	8.00%	7.35%	7.73%	\$198,813	\$111,856	0.65%	0.35%	\$30,586,561	\$31,914,034
15	\$692,671	8.00%	7.35%	7.73%	\$215,749	\$119,485	0.65%	0.34%	\$33,192,164	\$34,739,745
16	\$720,377	8.00%	7.35%	7.73%	\$234,023	\$127,743	0.65%	0.34%	\$36,003,579	\$37,798,234
17	\$749,192	8.00%	7.35%	7.73%	\$253,737	\$136,680	0.65%	0.33%	\$39,036,505	\$41,108,069
18	\$779,160	8.00%	7.35%	7.73%	\$275,001	\$146,349	0.65%	0.33%	\$42,307,817	\$44,689,276
19	\$810,327	8.00%	7.35%	7.73%	\$297,932	\$156,809	0.65%	0.32%	\$45,835,656	\$48,563,451
20	\$842,740	8.00%	7.35%	7.73%	\$322,657	\$168,123	0.65%	0.32%	\$49,639,519	\$52,753,888
21	\$876,449	8.00%	7.35%	7.73%	\$349,312	\$180,359	0.65%	0.31%	\$53,740,365	\$57,285,706
22	\$911,507	8.00%	7.35%	7.73%	\$378,045	\$193,590	0.65%	0.31%	\$58,160,715	\$62,185,990
23	\$947,968	8.00%	7.35%	7.73%	\$409,011	\$207,895	0.65%	0.31%	\$62,924,780	\$67,483,951
24	\$985,886	8.00%	7.35%	7.73%	\$442,381	\$223,358	0.65%	0.31%	\$68,058,572	\$73,211,083
25	\$1,025,322	8.00%	7.35%	7.73%	\$478,335	\$240,072	0.65%	0.30%	\$73,590,052	\$79,401,347
26	\$1,066,335	8.00%	7.35%	7.73%	\$517,070	\$258,135	0.65%	0.30%	\$79,549,262	\$86,091,361
27	\$1,108,988	8.00%	7.35%	7.73%	\$558,795	\$277,654	0.65%	0.30%	\$85,968,488	\$93,320,604
28	\$1,153,347	8.00%	7.35%	7.73%	\$603,736	\$298,743	0.65%	0.30%	\$92,882,421	\$101,131,643
29	\$1,199,481	8.00%	7.35%	7.73%	\$652,134	\$321,528	0.65%	0.29%	\$100,328,338	\$109,570,370
30	\$1,247,461	8.00%	7.35%	7.73%	\$704,251	\$346,141	0.65%	0.29%	\$108,346,293	\$118,686,260

\$8,395,868 \$4,487,779

© 2024 Crest Financial LLC