

Crest Financial LLC

Clear Fees.

9/17/24

Clear Services.

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Clear Fee Comparison Calculator

Prepared for:

Sample

Prepared by:

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## 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.**

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## 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.

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Data & Assumptions

Date of Analysis 9/17/24

Client Name Sample

Address 1

Address 2

			%	Flat Fee
<b>Investment Fees</b>				
		Front End Load	0%	0
		Fund Expense	0.00%	0.00%
Inflation	4.0%	Custody and Trading	0.00%	0.00%
Rate of Return	8.00%	Advisory Fee %	1.00%	0.00%
Balance	\$1,000,000	Plan Record Keeping/Admin %	0.00%	0.00%
Contribution	\$0	Annual Fee	\$0	\$0
Tax Rate for Deductions	0.0%	<b>External Fees</b>		
		Advisory Fee Flat (Annual)	\$0	\$10,000
		Conversion Fees	\$0	\$0
		Annual Participant Fee	\$0	\$0
		Plan Administration Flat (Annual)	\$0	\$0
		Misc. Asset Based Fees %	0.00%	0.00%

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## Difference in Fees Over Time

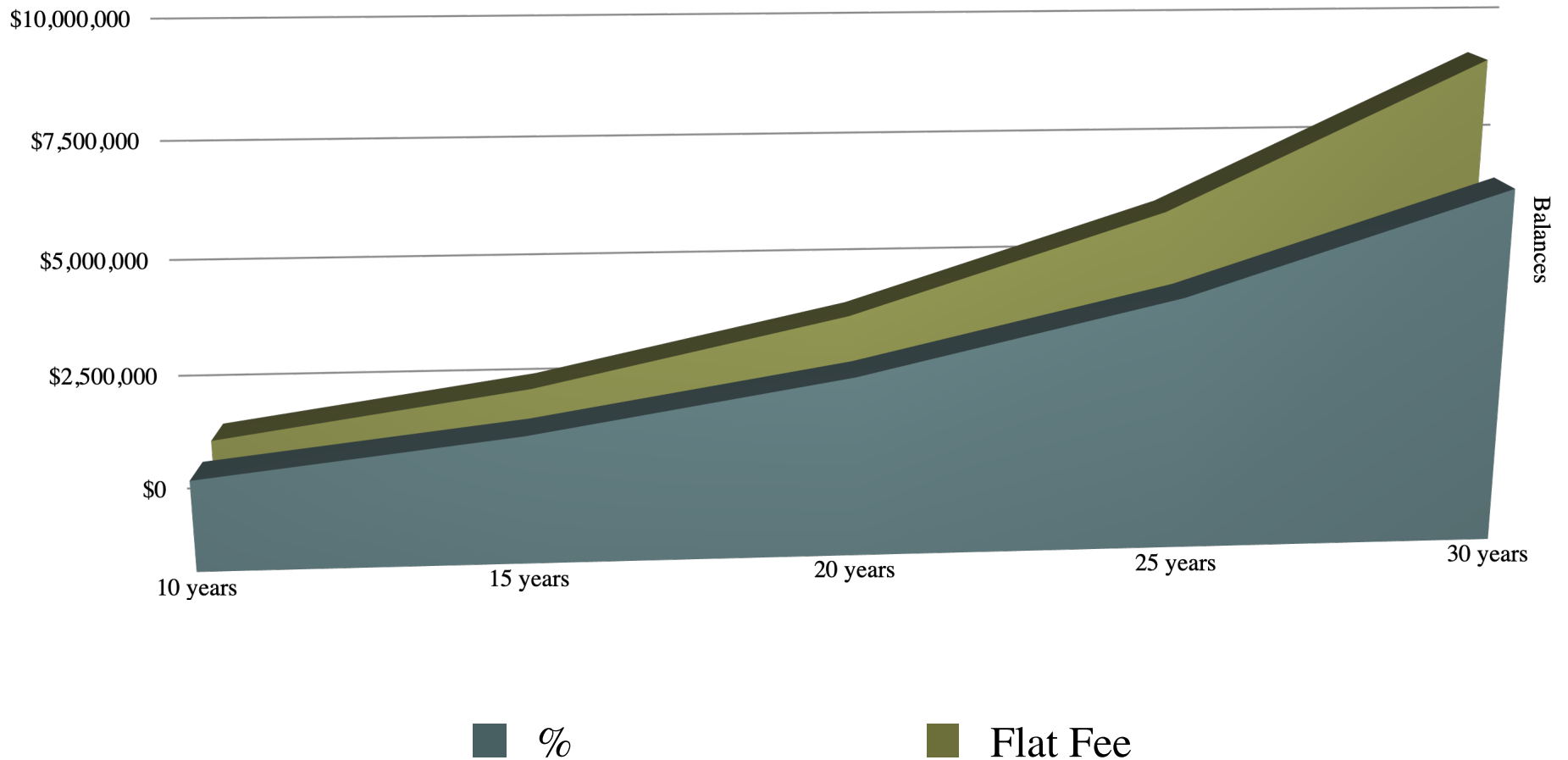
Summary	%	Flat Fee	Difference
10 years	\$138,164	\$103,600	-\$34,564
15 years	\$251,290	\$155,600	-\$95,690
20 years	\$409,955	\$207,600	-\$202,355
25 years	\$632,490	\$259,600	-\$372,890
30 years	\$944,608	\$311,600	-\$633,008



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What Lower Fees Might Mean for Your  
 Investments

Summary	%	Flat Fee	Difference
10 years	\$1,838,459	\$1,999,005	-\$160,545
15 years	\$2,578,534	\$2,937,194	-\$358,659
20 years	\$3,616,528	\$4,315,701	-\$699,174
25 years	\$5,072,367	\$6,341,181	-\$1,268,814
30 years	\$7,114,257	\$9,317,275	-\$2,203,018



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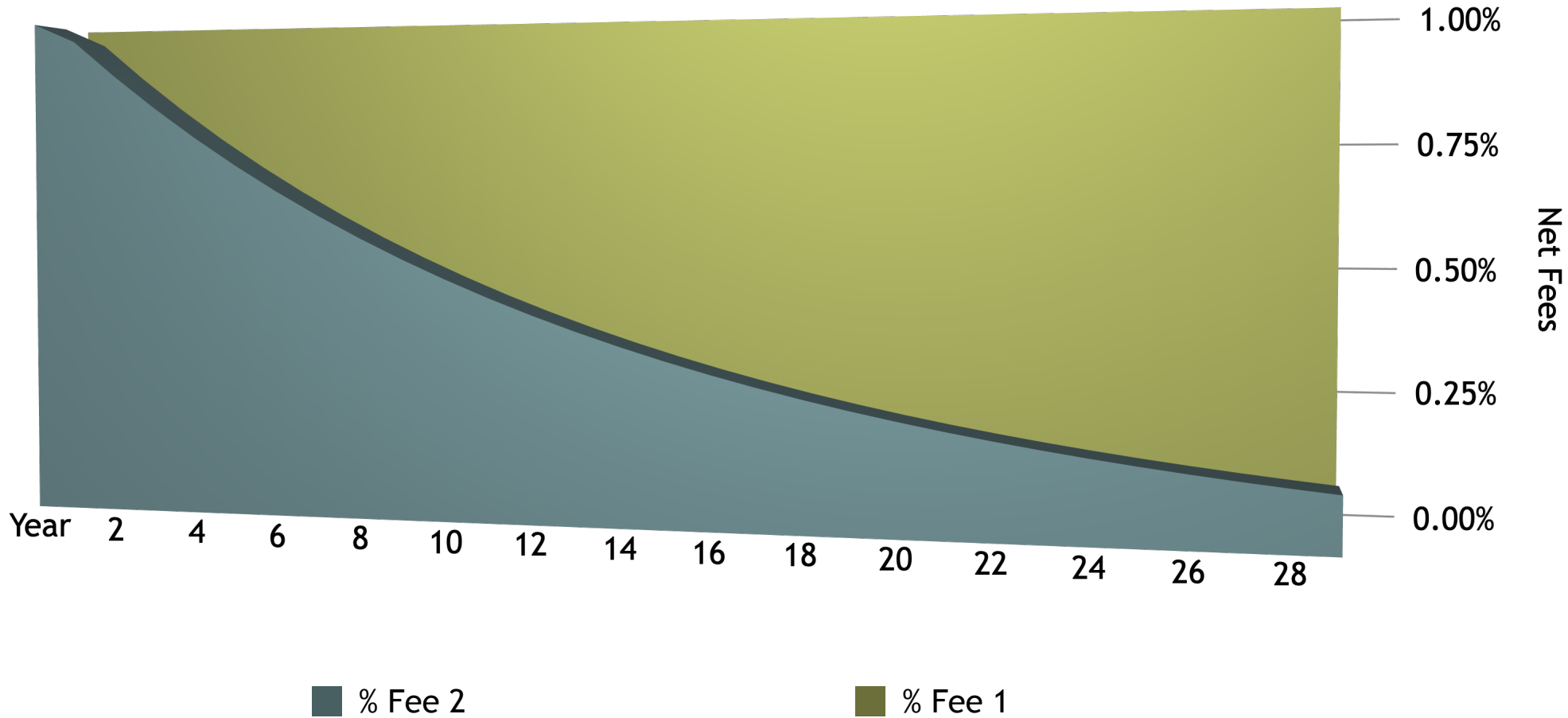
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Net Fees as a % of Balances

Summary	% Fee 1	% Fee 2	Difference
	1.00%	1.00%	0.00%
Year 1	1.00%	0.76%	0.24%
10 years	1.00%	0.52%	0.48%
15 years	1.00%	0.35%	0.65%
20 years	1.00%	0.24%	0.76%
25 years	1.00%	0.16%	0.84%
30 years	1.00%	0.11%	0.89%



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	\$0	8.00%	7.00%	8.00%	\$10,000	\$10,000	1.00%	1.00%	\$1,000,000	\$1,000,000
2	\$0	8.00%	7.00%	8.00%	\$10,700	\$10,400	1.00%	0.96%	\$1,070,000	\$1,080,000
3	\$0	8.00%	7.00%	8.00%	\$11,449	\$10,400	1.00%	0.89%	\$1,144,900	\$1,166,400
4	\$0	8.00%	7.00%	8.00%	\$12,250	\$10,400	1.00%	0.83%	\$1,225,043	\$1,259,712
5	\$0	8.00%	7.00%	8.00%	\$13,108	\$10,400	1.00%	0.76%	\$1,310,796	\$1,360,489
6	\$0	8.00%	7.00%	8.00%	\$14,026	\$10,400	1.00%	0.71%	\$1,402,552	\$1,469,328
7	\$0	8.00%	7.00%	8.00%	\$15,007	\$10,400	1.00%	0.66%	\$1,500,730	\$1,586,874
8	\$0	8.00%	7.00%	8.00%	\$16,058	\$10,400	1.00%	0.61%	\$1,605,781	\$1,713,824
9	\$0	8.00%	7.00%	8.00%	\$17,182	\$10,400	1.00%	0.56%	\$1,718,186	\$1,850,930
10	\$0	8.00%	7.00%	8.00%	\$18,385	\$10,400	1.00%	0.52%	\$1,838,459	\$1,999,005
11	\$0	8.00%	7.00%	8.00%	\$19,672	\$10,400	1.00%	0.48%	\$1,967,151	\$2,158,925
12	\$0	8.00%	7.00%	8.00%	\$21,049	\$10,400	1.00%	0.45%	\$2,104,852	\$2,331,639
13	\$0	8.00%	7.00%	8.00%	\$22,522	\$10,400	1.00%	0.41%	\$2,252,192	\$2,518,170
14	\$0	8.00%	7.00%	8.00%	\$24,098	\$10,400	1.00%	0.38%	\$2,409,845	\$2,719,624
15	\$0	8.00%	7.00%	8.00%	\$25,785	\$10,400	1.00%	0.35%	\$2,578,534	\$2,937,194
16	\$0	8.00%	7.00%	8.00%	\$27,590	\$10,400	1.00%	0.33%	\$2,759,032	\$3,172,169
17	\$0	8.00%	7.00%	8.00%	\$29,522	\$10,400	1.00%	0.30%	\$2,952,164	\$3,425,943
18	\$0	8.00%	7.00%	8.00%	\$31,588	\$10,400	1.00%	0.28%	\$3,158,815	\$3,700,018
19	\$0	8.00%	7.00%	8.00%	\$33,799	\$10,400	1.00%	0.26%	\$3,379,932	\$3,996,019
20	\$0	8.00%	7.00%	8.00%	\$36,165	\$10,400	1.00%	0.24%	\$3,616,528	\$4,315,701
21	\$0	8.00%	7.00%	8.00%	\$38,697	\$10,400	1.00%	0.22%	\$3,869,684	\$4,660,957
22	\$0	8.00%	7.00%	8.00%	\$41,406	\$10,400	1.00%	0.21%	\$4,140,562	\$5,033,834
23	\$0	8.00%	7.00%	8.00%	\$44,304	\$10,400	1.00%	0.19%	\$4,430,402	\$5,436,540
24	\$0	8.00%	7.00%	8.00%	\$47,405	\$10,400	1.00%	0.18%	\$4,740,530	\$5,871,464
25	\$0	8.00%	7.00%	8.00%	\$50,724	\$10,400	1.00%	0.16%	\$5,072,367	\$6,341,181
26	\$0	8.00%	7.00%	8.00%	\$54,274	\$10,400	1.00%	0.15%	\$5,427,433	\$6,848,475
27	\$0	8.00%	7.00%	8.00%	\$58,074	\$10,400	1.00%	0.14%	\$5,807,353	\$7,396,353
28	\$0	8.00%	7.00%	8.00%	\$62,139	\$10,400	1.00%	0.13%	\$6,213,868	\$7,988,061
29	\$0	8.00%	7.00%	8.00%	\$66,488	\$10,400	1.00%	0.12%	\$6,648,838	\$8,627,106
30	\$0	8.00%	7.00%	8.00%	\$71,143	\$10,400	1.00%	0.11%	\$7,114,257	\$9,317,275

\$944,609      \$311,600

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