

EXCEED FINANCIAL GROUP

EXCEEDING EXPECTATIONS

TOTAL FEE CALCULATION WORKSHEET

In less than 1-hour this simple two-page document will help you determine the amount of total fees you are paying on your portfolio. We find most consumers incorrectly think, or have been incorrectly told, they are paying "about 1% in fees." When a consumer says they are paying "about 1% in fees" they really don't know what they are paying. When an advisor says you are paying "about 1% in fees" there is a very, very, very high probability the advisor is not telling the truth.

You will always have fees in any investment you make, but you should try to manage and control these fees. The first step in this process of "lightening your fee load" is understanding what you are currently paying.

Remember – once you overpay for fees, you don't get your money back – ever!

Step-By-Step Instructions:

1. If you're married or have a partner, both people should work jointly on this exercise.
2. In SECTION I enter your total portfolio assets in box 1.
3. In SECTION II enter the different direct fees you are paying in boxes 2 through 7, and total these in box 8.
4. In SECTION III enter the different indirect (hidden) fees you are paying in boxes 9 through 10, and total these in box 11.
5. In SECTION IV enter the different additional fees you are paying in boxes 12 through 14, and total these in box 15.
6. In SECTION V enter the total of boxes 8, 11, and 14.
7. In SECTION VI enter the result of multiplying box 1 by box 15.

Results Note:

The goal for this exercise is to help you get a handle on the total fees you are paying to invest your assets and have them managed.

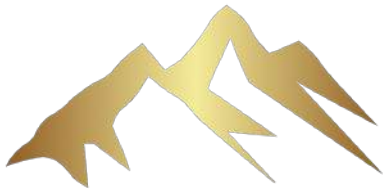
We have found the vast majority of consumers, almost all of them:

#1 - Do not know what fees they are actually paying, and

#2 - Find out they are really paying a lot more than they ever thought.

Like many Americans you could be paying over 3% per year in fees without even knowing it. If you own a variable annuity you could be paying over 6% per year in total fees. The good news is once you pinpoint the actual fees you are paying, it is relatively easy to reduce them!

**Click Here to lower your fees
Plan with Jonathan**



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SECTION I - ENTER YOUR TOTAL PORTFOLIO ASSETS

\$

FEE BREAKDOWN:

SECTION II - DIRECT FEES:

Fee To Advisor		%
Fee To Money Manager		%
Mutual Fund Fees (1)		%
Asset Fees		%
Custodian Fees		%
Portfolio Transaction (Trading) Costs		%
Total Direct Fees		%

SECTION III - INDIRECT (HIDDEN) FEES:

Mutual Fund Trading Cost (2)		%
Mutual Fund Cash Drag (3)		%
Total Indirect (Hidden) Fees		%

SECTION IV - ADDITIONAL FEES:

Financial Planning Fees		%
Miscellaneous Fees		%
Total Additional Fees		%

SECTION V - TOTAL DIRECT, INDIRECT, & ADDITIONAL FEES:

Boxes 8+11+14		%
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SECTION VI - EQUALS TOTAL ANNUAL FEES:

Box 1 times Box 15		\$
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Multiply total portfolio assets from line 1 by total direct, indirect, & additional fees from line 18.

- 1 If you have mutual funds, you are paying mutual fund fees. You just don't see them on your statement. Don't let anyone lie to you! IF YOU HAVE MUTUAL FUNDS, YOU ARE PAYING MUTUAL FUND EXPENSES! Morning Star reported average mutual funds fees are 0.36% per year as of 2023.
- 2 Forbes reported average mutual fund trading cost (hidden) are 1.44% per year.
- 3 Forbes reported average mutual fund cash drag is 0.83% per year.

This presentation is for educational purposes only and is not an offer for you to buy any financial product or service, nor is it intended to give you specific retirement planning, investment, or fee advice. Your fees could be higher or lower. Consult with a qualified professional advisor about your fees.

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