



**\$100**

**A. Self Manage**

**\$105**

**\$100**

**B. Use a trusted advisor or managed financial product. Always, there's an associated cost:**

- Management Fee
- Transaction Fee
- Commission
- Expense Ratio
- Surrender Fee
- Performance Fee
- Sales Fee
- Purchase Fee
- Exchange Fee
- Advisory Fee
- Distribution Fee
- Subscription Fee
- ad nauseam -
- (Let's say 2%)

**\$103**

Choose from a list of all available:  
**Stocks**  
**Bonds**

**Real Estate Investment Trusts**  
(For purposes of illustration, consider a 5% average return.)

**\$98**

**Side Note:**

1. Financial service industry controls 80% of all invested money—they are the average.
2. Studies show no person or product consistently outperforms the market—not even Jim Cramer!
3. Why would your local person or product be an exception?

### **Example A (self managed)**

Invest \$1,000,000 for 20 years

with average return of 5%

Final Sum is \$2,653,298

### **Example B (advisor or managed product)**

Invest \$1,000,000 for 20 years

with average return of 5% minus 2% fees

Final Sum is \$1,806,111

### **Results**

Nearly 1/3 (i.e., \$847,186) went  
to your financial manager!