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# The Truth About Investment Fees, Loads, & Charges

“You get what you pay for in life,” and “there are no free lunches” are quotes we have all heard for generations. That holds true for the investment world as well. So the real question to ask yourself about your investments is, “Do you really know what you are

getting, for the fees, loads and charges you are paying for?”

Let’s look at some of the costs that are associated with some common investments, and how these costs affect your overall returns.

## Investment Fees

[Redacted text]

[Redacted text]

## Investment Loads

[Redacted text]

## Mutual Funds

[Redacted text]

### 1. Management Fees:

[Redacted text]

[Redacted text]

## Investment Expenses

[Redacted text]

## Types of Investment Fees, Expenses and Loads

[Redacted text]

### 2. 12b-1 Fees:

[Redacted text]

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3. Turnover Costs:

Example:

4. Up-Front Loads:

5. Back-End Sales Loads:

6. Annual Fees:

Variable Annuities

1. Mortality and Expense Charges:

2. Enhanced Death Benefit Fees:

3. Living Benefit Riders:

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#### 7. Taxes:

#### 4. Mutual Fund Fees:

#### 5. Surrender Charges:

#### 6. Front End loads:

#### Stocks and Bonds

#### Summary