

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 content]

[Redacted content]

Investment Expenses

[Redacted content]

Investment Loads

[Redacted content]

Types of Investment Fees, Expenses and Loads

[Redacted content]

Mutual Funds

One of the most widely owned investments, mutual funds, have a number of different charges.

Management Fees

[Redacted content]

12b-1 Fees

[Redacted content]

[Redacted text block]

Turnover Costs

[Redacted text block]

Example:

[Redacted text block]

Up-Front Loads

[Redacted text block]

[Redacted text block]

Back-End Sales Loads

[Redacted text block]

Annual Fees

[Redacted text block]

Variable Annuities

Variable annuities (VA's) are essentially mutual funds that are held inside a tax-deferred annuity. There are several expenses, fees and loads in VA's.

1. Mortality and Expense Charges:

[Redacted text block]



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