



LAKE ROAD ADVISORS

# UNDERSTANDING ADVISORY FEES

DO YOU KNOW WHAT YOU'RE PAYING?

MOST FINANCIAL ADVISORS SAY THEY ONLY CHARGE 1%, BUT WHAT ADDITIONAL FEES SUCH AS EXPENSE RATIOS AND TRANSACTION COSTS IS YOUR ADVISOR PASSING THROUGH TO YOU? IT'S CRITICAL THAT YOU UNDERSTAND YOUR ALL-IN FEES.

1.65%

ACCORDING TO A RECENT SURVEY, THE AVERAGE ALL-IN FEE FOR A \$1MM PORTFOLIO IS 1.65%.

## "ALL-IN" FEES

HERE IS HOW YOUR TOTAL FEES BREAK OUT

FEES	LAKE ROAD	AVERAGE	COMPETITOR
Advisory Fee	1.15%	1%	2%
Expense Ratio	0.10%	0.60%	0%
Transaction Cost	\$0	0.05%	\$200-\$400/year
<b>Total ALL-IN</b>	<b>1.25%</b>	<b>1.65%</b>	<b>2%+</b>



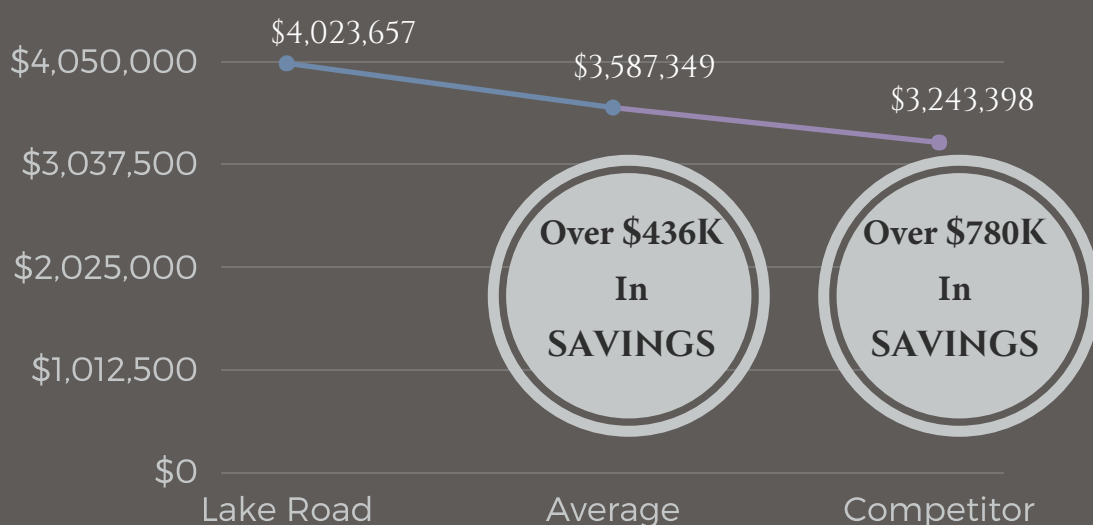
LET'S TAKE A \$1MM PORTFOLIO THAT GROWS AT 6% FOR 30 YEARS.



DO YOU KNOW HOW MUCH THESE SMALL DIFFERENCES IN FEES CAN REDUCE YOUR PORTFOLIO IN THE LONG RUN?

AND THE 30-YEAR IMPACT

## ON YOUR PORTFOLIO GROWTH?



PAYING TOO MUCH? CONTACT US TODAY AT [WWW.LAKEROADADVISORS.COM](http://WWW.LAKEROADADVISORS.COM) OR (607) 438-2914