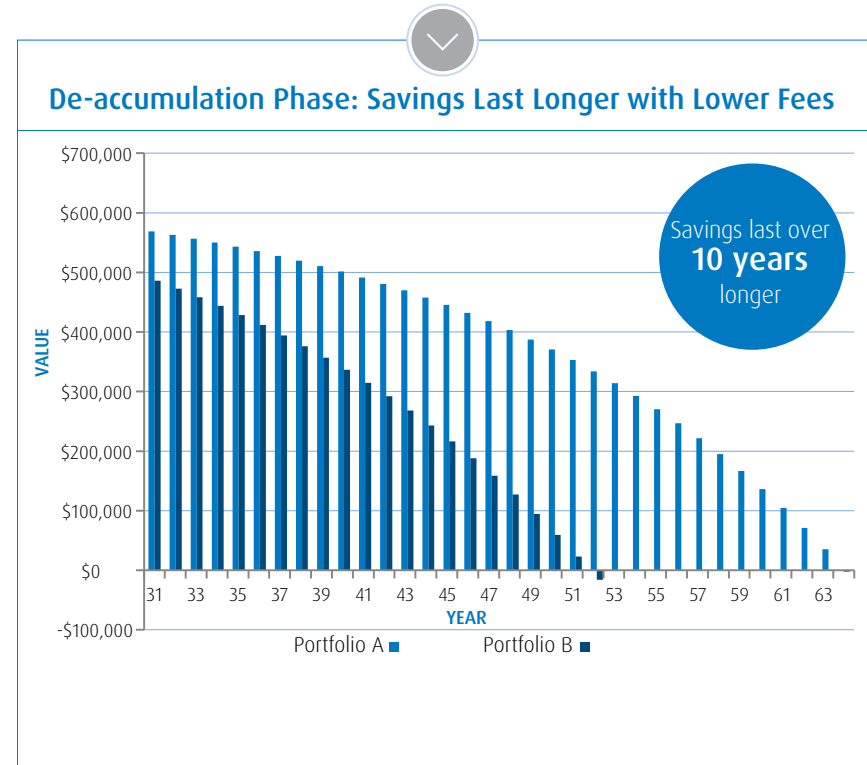


Paying Less Fees Adds Up



For illustrative purposes only

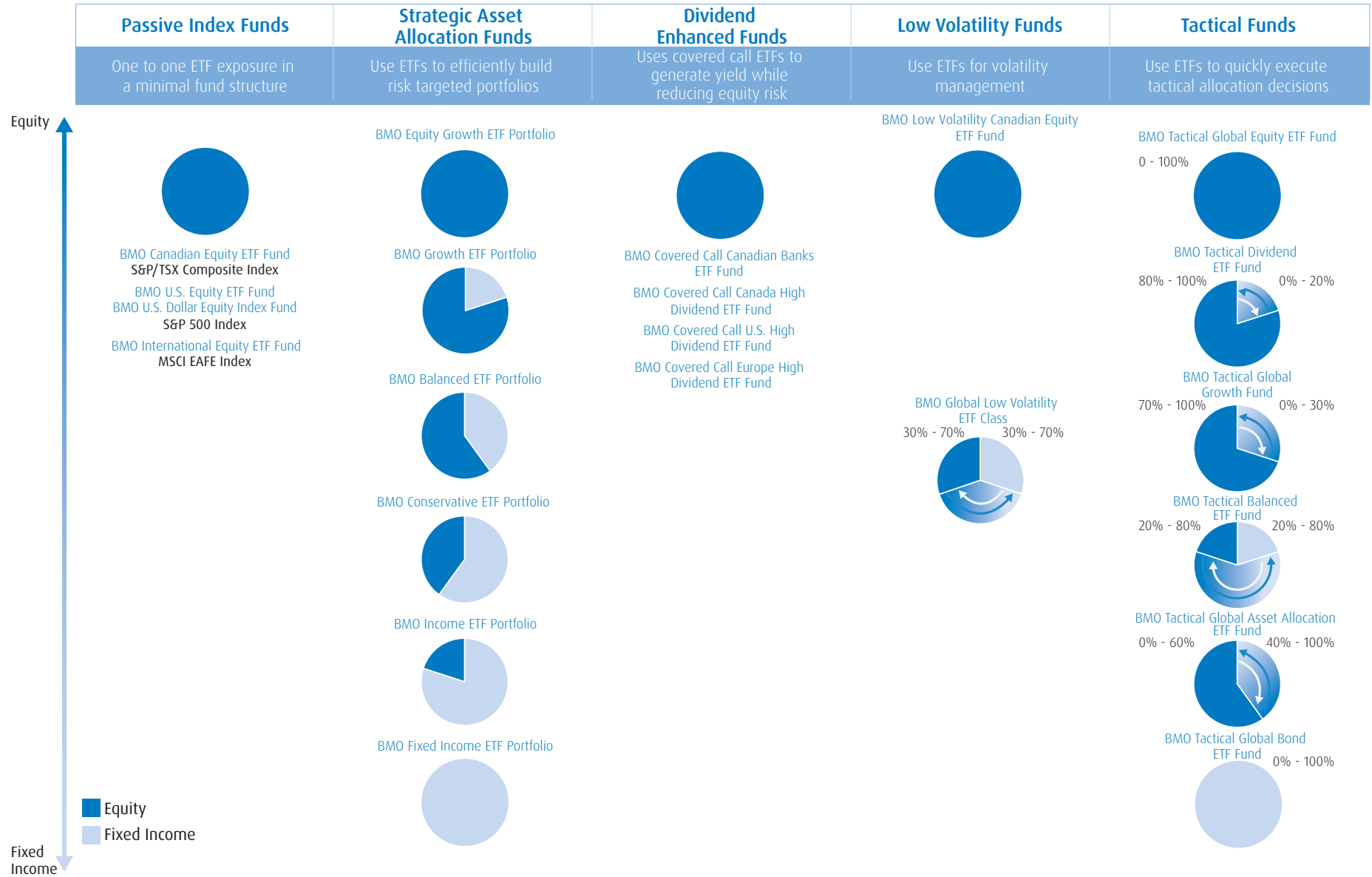


For illustrative purposes only

Assumptions for charts above:

- Two hypothetical portfolios with an initial investment of \$100,000 each
- Annual rate of return is 6% with no distributions
- Assumes withdrawal of \$40,000 per year beginning year 31
- Goal of reaching \$500,000 in 30 years
- Portfolio A pays 0.5% less in fees each year

ETF Based Mutual Funds Roadmap



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