

Impact of Fees.

by [Taylor Larimore](#) » Fri Apr 04, 2014 8:41 am

CUMULATIVE IMPACT OF FEES:

	<u>Annual Fee</u>						
	<u>0.10%</u>	<u>0.25%</u>	<u>0.50%</u>	<u>1.00%</u>	<u>2.00%</u>	<u>3.00%</u>	
3 years.....	-0.3%	-0.7%	-1.5%	-2.9%	-5.8%	-8.5%	
5 years.....	-0.5%	-1.2%	-2.5%	-4.9%	-9.4%	-13.7%	
10 years...	-1.0%	-2.5%	-4.9%	-9.5%	-18.0%	-25.6%	
20 years...	-2.0%	-4.9%	-9.5%	-18.0%	-32.7%	-44.6%	
30 years...	-3.0%	-7.2%	-13.9%	-25.8%	-44.8%	-58.8%	
40 years...	-3.9%	-9.5%	-18.1%	-32.8%	-54.7%	-69.3%	

Here's more:

"If there is anything in the whole world of mutual funds that you can take to the bank, it's that expense ratios help you make a better decision. In every single time period and data point tested, low-cost funds beat high-cost funds." -- Russell Kinnell, Morningstar's director of mutual fund research.