

# True Costs Associated With Fees

	Beginning Value	Interest	Fees	Ending Value
<b>Without Fees</b>				
Year 1	\$10,000.00	\$1,000.00		\$11,000.00
Year 2	\$11,000.00	\$1,100.00		\$12,100.00
<b>With Fees</b>				
Year 1	\$10,000.00	\$1,000.00	-\$100.00	\$10,900.00
Year 2	\$10,900.00	\$1,090.00	-\$109.00	\$11,881.00

Ending Value	Difference
\$12,100-\$11881	\$219

Fees	Total
\$100+\$109	\$209
Compounding Loss	
\$1,100-\$1,090	\$10

- The first table shows two investments of \$10,000 earning 10% interest annually, one without fees and the second with fees of 1%.
- The second table shows the total difference in account values after fees have been taken into account.
- The third table breaks down the difference into the total fees and the Loss due to compounding.

Example 1

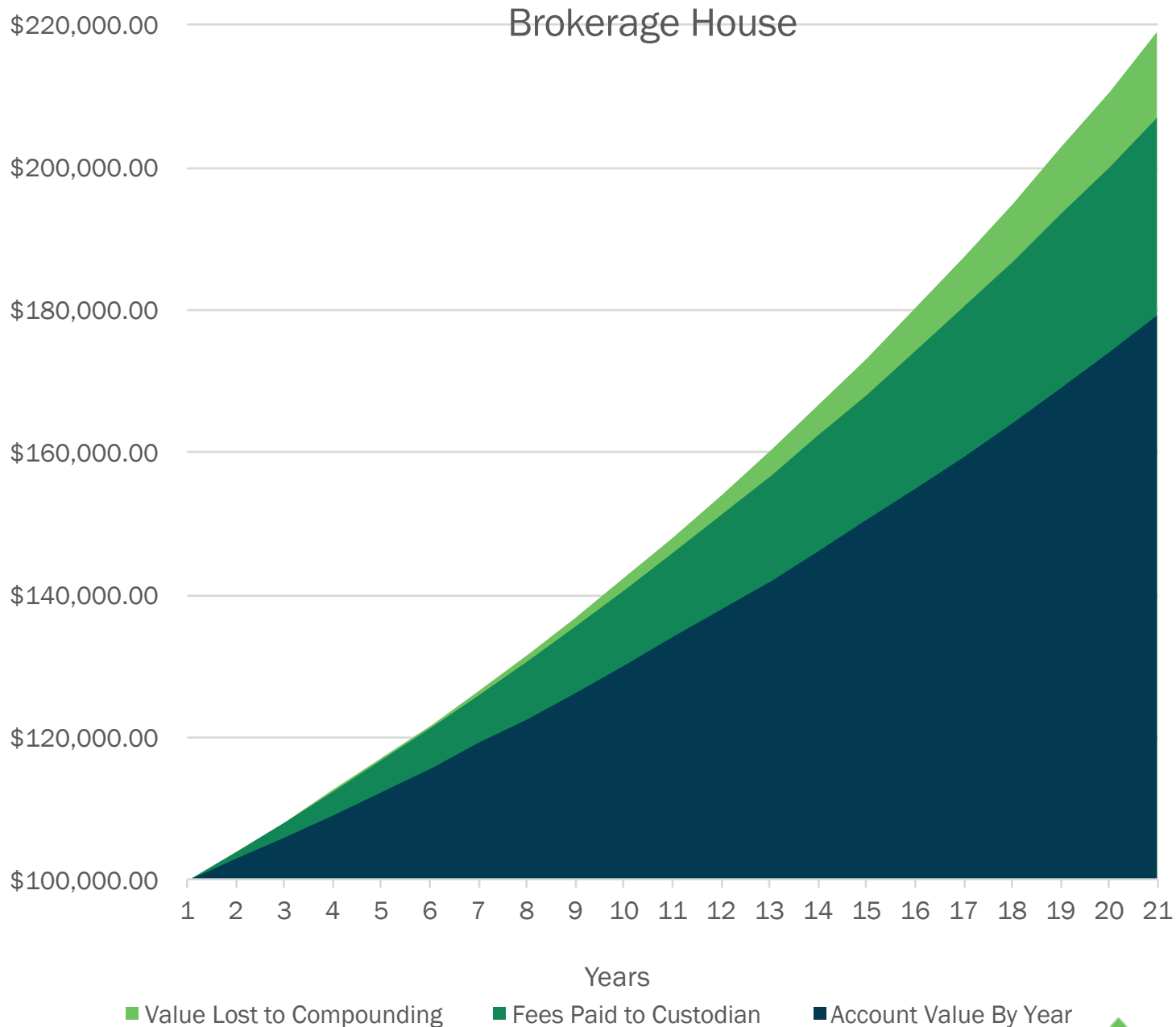


The red section shows the loss on investment due to compounding. This investment will result in a loss of **\$12,067.07** due to compounding.

**\$27,831.76** in fees are paid in 20 years in this example.

The total cost of this investment over 20 years is **\$39,898.83**

### Example 2





**CamaPlan**  
Personalized Self Directed IRA Planning

CamaPlan caps the fees for one asset at **\$275** for the year.

Assets that have lower values are able to get reduced fees for the record-keeping fee.

The total cost of fees for this investment over 20 years is **\$6,005**

CamaPlan does not take fees from the invested money, which means there is no loss due to compounding.

