

# Which Would You Choose?

**It could be a 6-figure difference to your retirement.**

This illustration compares the effect of fees on the performance of two hypothetical (identical) portfolios valued at **\$500,000**. Portfolio A earns a net return of 5.75% and grows to \$1,529,599 after 20 years. Portfolio B earns 6.50% and grows to \$1,761,823.

	Port A	Port B
Rate of Return (Gross)	8.00%	8.00%
Less Fee	2.25%	1.50%
Net Return	5.75%	6.50%

The difference in your account value is:

**\$232,224**  
**more for you**

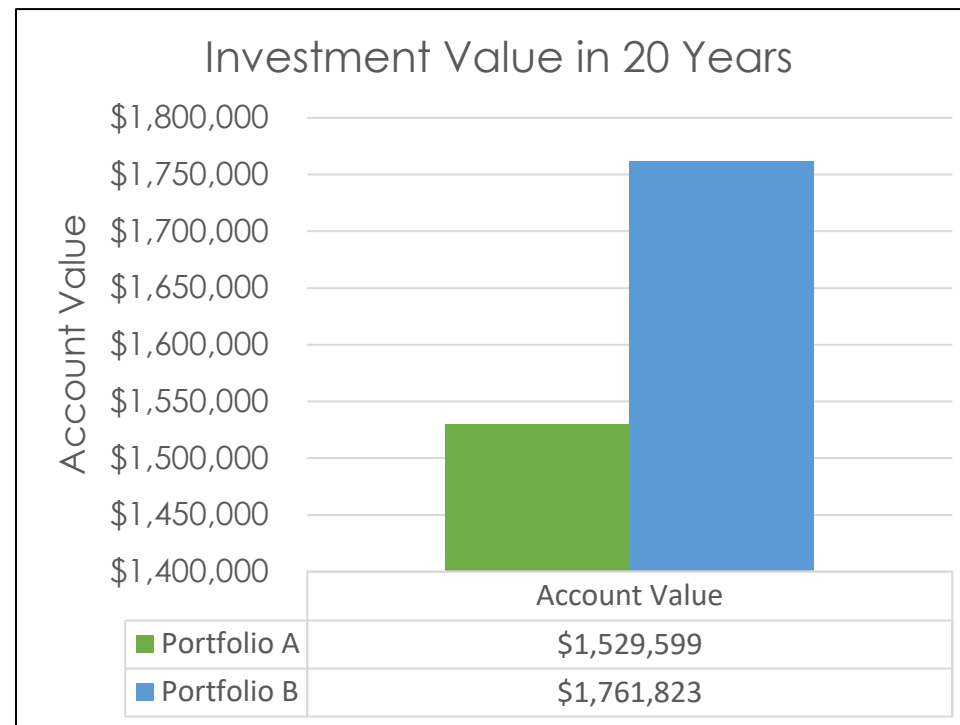


Illustration does not include new contributions, withdrawals or taxes

Source: Ativa

## Bottom Line

*Whether it is saving for retirement or during retirement...*

*You can compare any scenario, with any rate of return and any time frame...*

*The end result is a lower fee leaves more of your hard earned money in your account to compound and grow long-term!*

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