

Fees Matter

Understand the Long-Term Costs

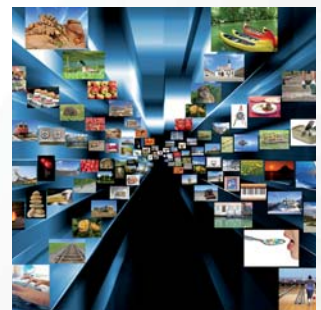
You work hard for your money. You want to make sure you spend it well and on things that bring you value. When it comes to paying for financial services, you want to ensure you're getting value as well.

Just as not all investors are alike, neither are the level of services or advice offered by investment companies. The range of offerings can vary greatly. You want to be sure you're happy with the services you receive for the advisor fees you're paying. Even a small fee can make a significant impact to your savings over the years.

There's No Value in Paying for What You Don't Need

Every day we're offered services in a bundle. Think about cable television packages, which often combines a few channels you like with several you don't. It's no wonder subscribers are cutting ties to cable more than ever. Let's face it, no one wants to overpay for dozens of extra channels they don't need.

The same can happen when working with someone regarding your retirement assets. The goal is to ensure that what is being provided is relevant and valuable to you and your situation.



Advisor Fees Can Stack Up Over Time

Take a look at the example below. A 1.5% annual advisory fee could cost nearly \$200,000 over the course of 30 years. Said another way it could shorten the life of a portfolio by approximately five years (assuming a need of \$40,000 per year in additional income).

A 1.5% Annual Fee Can Take a Bite Out of Your Bottom Line



This hypothetical situation contains assumptions that are intended for illustrative purposes only and are not representative of the performance of any security. There is no assurance similar results can be achieved, and this information should not be relied upon as a specific recommendation to buy or sell securities. Hypothetical example assumes a 6% return with and without an advisor fee of 1.5%. Source: American Century Investments

3 Key Factors to Paying for Only What You Need

As you evaluate your needs, consider the following:

- Assess the services you need for your situation
- Determine what services are provided
- Understand what is charged for those services

If the services you need and the services you're paying for aren't aligned, it may be wise to examine your investment relationship.

Partner With an Expert

At American Century Investments, you're not just a number. You won't find us taking a one size-fits-all approach to our investments or our services. Instead, we strive to understand your needs, and then tailor solutions to fit you.

Complimentary Investment Guidance

We will work with you to understand your unique situation, determine your risk tolerance and asset allocation mix, and build a portfolio that meets your needs.

**Source: Client Satisfaction Surveys conducted by Qualtrics. This survey measures level of call center satisfaction from our clients. Data reported as of March 31, 2017.*

Investment return and principal value of security investments will fluctuate. The value at the time of redemption may be more or less than the original cost. Past performance is no guarantee of future results.

This information is for educational purposes only and is not intended as tax advice. Please consult your tax advisor for more detailed information or for advice regarding your individual situation.

60 years of focus on delivering investment results and building long-term client relationships.

97% of our clients rate us "Outstanding" in Client Satisfaction.*

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