

Long-Term Cost Visualizer

See how fees compound over 40 years and impact your wealth

Your Investment Scenario

Starting Amount (\$)

Monthly Contribution (\$)

Investment Period (Years)

10000

500

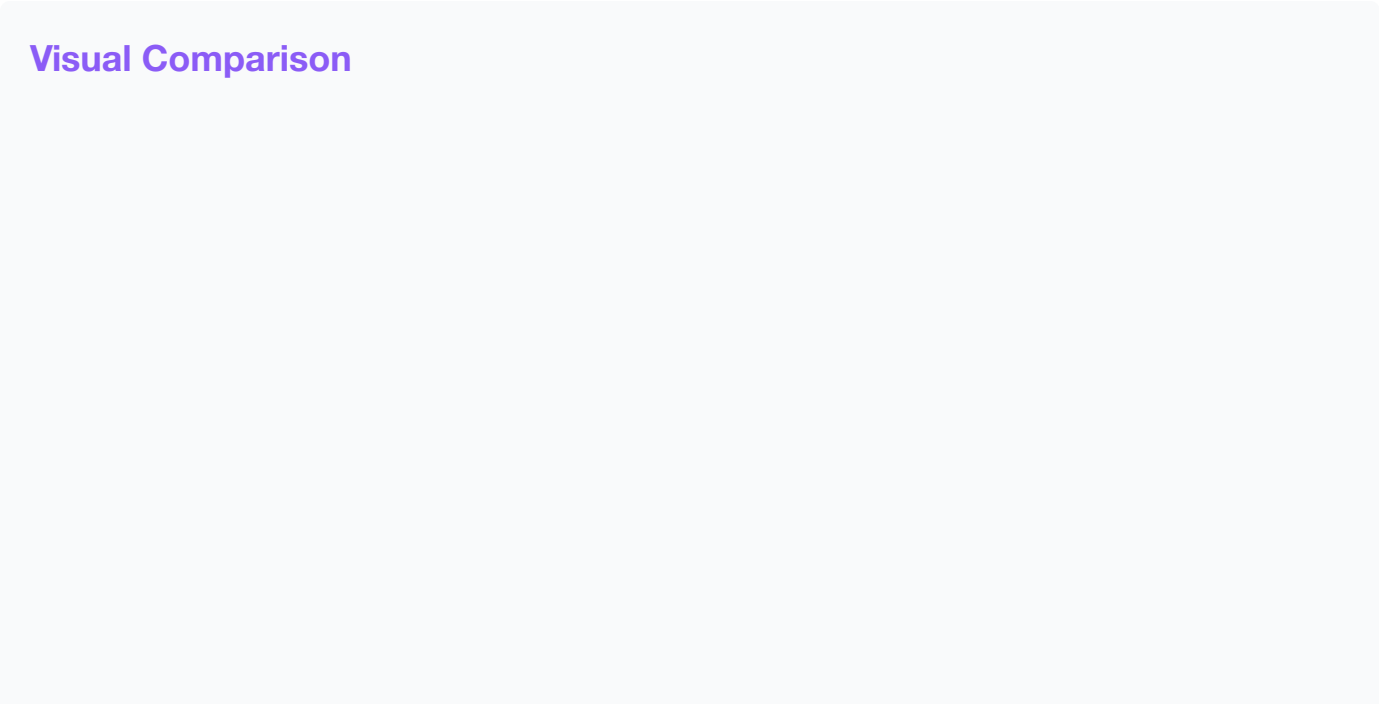
40

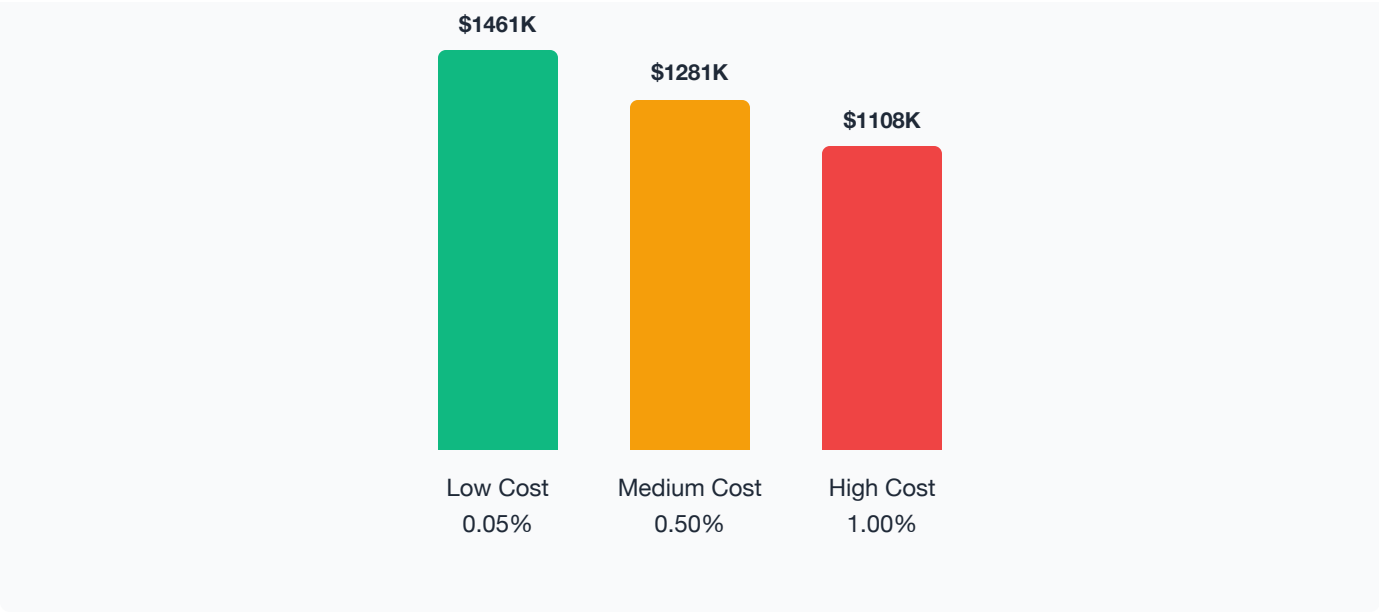
Expected Annual Return (%)

7

Portfolio Value by Fee Level

<div>Low Cost (0.05%)</div> <div>\$1,461,397</div> <div>Final Portfolio Value</div> <div>Total Fees Paid</div> <div>\$8,766</div>	<div>Medium Cost (0.50%)</div> <div>\$1,280,608</div> <div>Final Portfolio Value</div> <div>Total Fees Paid</div> <div>\$79,776</div>	<div>High Cost (1.00%)</div> <div>\$1,108,457</div> <div>Final Portfolio Value</div> <div>Total Fees Paid</div> <div>\$144,051</div>
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Cost Comparison Summary

Fee Level	Annual Fee	Total Fees	Final Value	Lost to Fees
Low Cost	0.05%	\$8,766	\$1,461,397	Baseline
Medium Cost	0.50%	\$79,776	\$1,280,608	-\$180,789
High Cost	1.00%	\$144,051	\$1,108,457	-\$352,939

💡 Key Insight

Over 40 years, the difference between a 0.05% and 1.00% expense ratio is **\$352,939** - that's **24.2%** of your potential wealth! This is why choosing low-cost index funds matters so much for long-term investors.