

Long-Term Cost Visualizer

See how fees compound over 40 years and impact your wealth

Your Investment Scenario

Starting Amount (\$)

10000

Monthly Contribution (\$)

500

Investment Period (Years)

40

Expected Annual Return (%)

7

Portfolio Value by Fee Level

Low Cost (0.05%)

\$1,461,397

Final Portfolio Value

Total Fees Paid

\$8,766

Medium Cost (0.50%)

\$1,280,608

Final Portfolio Value

Total Fees Paid

\$79,776

High Cost (1.00%)

\$1,108,457

Final Portfolio Value

Total Fees Paid

\$144,051

Visual Comparison



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.