

# The Total Cost of Ownership

## Fidelity Magellan Fund

This report was prepared for john neyland

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**(NOTE: The calculation of internal transaction costs was updated on September 22,2019.** See [this link](#) for details).

Over the 12 months ending July 31, 2020, you would have paid an estimated \$361 out of your \$10,000 in various costs – 3.61%. Like a horse with a 361-pound jockey.

The table below shows your selected fund.

### Last Year's Cost of Ownership Projected Value In Last Year's Actual Returns

	<u>30 Years</u>	<b>Pre-Tax</b>	<b>After-Tax</b>
\$361	3.61%	\$70,002	20.88%
			18.56%

The next table shows the break-down of this fund's costs.

[Look up another fund](#)

Click on any of the terms used below to see our definitions.

### Last Year's Itemized Costs of Owning This Fund

#### Itemized Fund Management Fees

Amount you paid for fund administration	(Not reported)	n.a.
Amount you paid in fund advisory fees	\$68	0.685%
Amount you paid in uncategorized fund management fees	\$17	0.166%
<b><u>Total fund management fees you paid</u></b>	<b>\$85</b>	<b>0.85%</b>
<b><u>Amount you paid for fund distribution</u></b>	<b>n.a.</b>	<b>n.a.</b>
<b><u>Your share of the fund's transaction costs</u></b>	<b>\$43</b>	<b>0.43%</b>
<b><u>Taxes you paid for holding the fund</u></b>	<b>\$233</b>	<b>2.33%</b>
<b><u>One-Year Total Cost of Ownership</u></b>	<b>\$361</b>	<b>3.61%</b>

# The Total Cost of Ownership

## Growth Fund of America; Class A Shares

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**(NOTE: The calculation of internal transaction costs was updated on September 22,2019.** See [this link](#) for details).

Over the 12 months ending July 31, 2020, you would have paid an estimated \$215 out of your \$10,000 in various costs – 2.15%. Like a horse with a 215-pound jockey. **Caution: Your fund also has a load. See below for details.**

The table below shows your selected fund.

### Last Year's Cost of Ownership Projected Value In Last Year's Actual Returns

	<u>30 Years</u>		<b>Pre-Tax</b>	<b>After-Tax</b>
\$215	2.15%	\$102,246	22.06%	20.78%

What's more – and not reflected above – **this fund carries a front-end load of 5.75%**, so the future value of any *new* investment in the fund would be reduced by an *additional* 5.75% (\$5,879 in this scenario). Of course, if you already own the shares, what's done is done – you won't recoup the load by selling the shares, so that's not relevant to deciding whether to keep them. (Note: many funds discount loads for large investors. We show here the maximum load, which is what most people pay.)

The next table shows the break-down of this fund's costs.

[Look up another fund](#)

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### Last Year's Itemized Costs of Owning This Fund

#### Itemized Fund Management Fees

Amount you paid for fund administration	(Not reported)	n.a.
Amount you paid in fund advisory fees	\$30	0.295%
Amount you paid in uncategorized fund management fees	\$15	0.151%

<b><u>Total fund management fees you paid</u></b>	<b>\$45</b>	<b>0.45%</b>
<b><u>Amount you paid for fund distribution</u></b>	<b>\$28</b>	<b>0.275%</b>
<b><u>Your share of the fund's transaction costs</u></b>	<b>\$15</b>	<b>0.15%</b>
<b><u>Taxes you paid for holding the fund</u></b>	<b>\$128</b>	<b>1.28%</b>
<b><u>One-Year Total Cost of Ownership</u></b>	<b>\$215</b>	<b>2.15%</b>

The next table shows how your money would grow in a world with NO costs – and just how deeply costs dig into your success:

**Estimated Future Returns and Costs**

<u>Projected Long-Term Annual Returns</u>	10%
<u>Projected Potential Value</u> after 30 Years	\$174,494
<u>Projected Actual Value</u>	\$102,246
<b><u>Potential Value Lost to Costs</u></b>	<b>\$72,248</b>
<b><u>Percentage of Potential Appreciation Lost to Costs</u></b>	<b>43%</b>

It is important to note that our projections merely extrapolate last year's costs and taxes. As such, these estimates are very rough and should be used only as a starting point. [Click here](#) for further discussion of this and a calculator that can help you fine-tune your projections.

**Basic Fund Profile**

<b>Ticker Symbol</b>	<b>AGTHX</b>
<u>Index Fund?</u>	Not an index fund.
<u>Lipper Fund Category</u>	<u>Large-Cap Growth</u>
<u>Front-End Load</u>	5.75%
<u>Back-End Load</u>	0.00%

**Itemized Expense Ratio**

Administrative Expense	n.a.
Advisory Expense	0.266%
Sub-advisory Expense	n.a.
Uncategorized Management Expenses	0.136%
12b-1 Fee	0.248%

**Total Expense Ratio** **0.650%**

Gross Prospectus Expense Ratio n.a.  
(if different from Total Expense Ratio)

# The Total Cost of Ownership

## Dodge & Cox Funds: Dodge & Cox Stock Fund

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**(NOTE: The calculation of internal transaction costs was updated on September 22,2019.** See [this link](#) for details).

Over the 12 months ending July 31, 2020, you would have paid an estimated \$203 out of your \$10,000 in various costs – 2.03%. Like a horse with a 202-pound jockey.

The table below shows your selected fund.

### Last Year's Cost of Ownership Projected Value In Last Year's Actual Returns

	<u>30 Years</u>	<b>Pre-Tax</b>	<b>After-Tax</b>
\$203	2.03%	\$93,227	-5.36%
			-6.82%

The next table shows the break-down of this fund's costs.

[Look up another fund](#)

Click on any of the terms used below to see our definitions.

### Last Year's Itemized Costs of Owning This Fund

#### Itemized Fund Management Fees

Amount you paid for fund administration	(Not reported)	n.a.
Amount you paid in fund advisory fees	\$49	0.487%
Amount you paid in uncategorized fund management fees	\$2	0.019%
<b><u>Total fund management fees you paid</u></b>	<b>\$51</b>	<b>0.51%</b>
<b><u>Amount you paid for fund distribution</u></b>	<b>n.a.</b>	<b>n.a.</b>
<b><u>Your share of the fund's transaction costs</u></b>	<b>\$7</b>	<b>0.07%</b>
<b><u>Taxes you paid for holding the fund</u></b>	<b>\$146</b>	<b>1.46%</b>
<b><u>One-Year Total Cost of Ownership</u></b>	<b>\$203</b>	<b>2.03%</b>

# The Total Cost of Ownership

## Fidelity Aberdeen Street Trust: Fidelity Advisor Freedom 2035 Fund; Class C Shares

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**(NOTE: The calculation of internal transaction costs was updated on September 22,2019.** See [this link](#) for details).

Over the 12 months ending July 31, 2020, you would have paid an estimated \$303 out of your \$10,000 in various costs – 3.03%. Like a horse with a 303-pound jockey. **Caution: Your fund also has a load. See below for details.**

The table below shows your selected fund.

### Last Year's Cost of Ownership Projected Value In Last Year's Actual Returns

	<b>30 Years</b>	<b>Pre-Tax</b>	<b>After-Tax</b>
\$303	3.03%	\$24,636	6.30%
			5.14%

**This fund also has a maximum back-end load of 1.00%.** Depending on the specific rules of this fund, you may have to pay an *additional* 1.00%, (\$246 in this scenario) when you sell your shares. Be sure to read the fund prospectus carefully to understand its policy on redemption charges.

The next table shows the break-down of this fund's costs.

[Look up another fund](#)

Click on any of the terms used below to see our definitions.

### Last Year's Itemized Costs of Owning This Fund

#### Itemized Fund Management Fees

Amount you paid for fund administration	(Not reported)	n.a.
Amount you paid in fund advisory fees	\$75	0.752%
Amount you paid in uncategorized fund management fees	\$0	0.001%

<b><u>Total fund management fees you paid</u></b>	<b>\$75</b>	<b>0.75%</b>
<b><u>Amount you paid for fund distribution</u></b>	<b>\$103</b>	<b>1.031%</b>
<b><u>Your share of the fund's transaction costs</u></b>	<b>\$8</b>	<b>0.08%</b>
<b><u>Taxes you paid for holding the fund</u></b>	<b>\$116</b>	<b>1.16%</b>
<b><u>One-Year Total Cost of Ownership</u></b>	<b>\$303</b>	<b>3.03%</b>

The next table shows how your money would grow in a world with NO costs – and just how deeply costs dig into your success:

**Estimated Future Returns and Costs**

<u>Projected Long-Term Annual Returns</u>	6%
<u>Projected Potential Value</u> after 30 Years	\$57,435
<u>Projected Actual Value</u>	\$24,636
<b><u>Potential Value Lost to Costs</u></b>	<b>\$32,799</b>
<b><u>Percentage of Potential Appreciation Lost to Costs</u></b>	<b>69%</b>

It is important to note that our projections merely extrapolate last year's costs and taxes. As such, these estimates are very rough and should be used only as a starting point. [Click here](#) for further discussion of this and a calculator that can help you fine-tune your projections.

**Basic Fund Profile**

<b>Ticker Symbol</b>	<b>FCTHX</b>
<u>Index Fund?</u>	Not an index fund.
<u>Lipper Fund Category</u>	<u>Mixed-Asset Target 2035</u>
<u>Front-End Load</u>	0.00%
<u>Back-End Load</u>	1.00%

**Itemized Expense Ratio**

Administrative Expense	n.a.
Advisory Expense	0.729%
Sub-advisory Expense	n.a.
Uncategorized Management Expenses	0.001%
12b-1 Fee	1.000%

**Total Expense Ratio** **1.730%**

Gross Prospectus Expense Ratio n.a.  
(if different from Total Expense Ratio)