



Low Fees

Don't pay for services you aren't using.

Money management should be affordable and customized to your goals. With Align, you get convenient, professional guidance with low minimums and fees. We use mutual funds, stocks, and Exchange Traded Funds (ETFs), but do so in a way to keep your fees low.

Typical Mutual Fund Costs

The average cost of a mutual fund portfolio is:

Non-Taxable Account	Taxable Account
Expense Ratio .90%	Expense Ratio .90%
Transaction Costs 1.44%	Transaction Costs 1.44%
Cash Drag .83%	Cash Drag .83%
—	Tax Cost 1.00%
Total Costs 3.17%	Total Costs 4.17%

\$31.70 per thousand

\$41.70 per thousand

Transaction costs are fees typically associated with buying and selling stocks, mutual funds and ETFs. These brokerage fees can add up quickly.

Cash Drag involves holding money in cash reserves rather than investing it in stocks or other higher performing assets.

Typical Exchange Traded Fund Costs

The average ETF carries an expense ratio of 0.44%, which means the fund will cost you \$4.40 in annual fees for every \$1,000 you invest. The average traditional index fund, on the other hand, costs 0.74%, according to Morningstar Investment Research.

Typical Advisory Fees

The typical advisory fee is over 1% per year plus underlying investment costs.

Align Investment Fees

We'll invest your assets in a portfolio of stocks, ETFs, and mutual funds with an advisory fee of 0.60% of your Align balance. That's around \$6 a year for a \$1,000 portfolio. The underlying investments we use have an average cost of 0.40%, making your total fee around 1.00% or \$10 per thousand you invest. There are no other trading commissions or fees involved.