

Investors' Average Fund Costs as Represented by Asset-Weighted Average Fees

	Asset-Weighted Average Fees (%)									
	Active					Passive				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
U.S. Equity	0.72	0.69	0.67	0.68	0.63	0.11	0.10	0.09	0.09	0.08
Sector Equity	0.87	0.84	0.83	0.81	0.79	0.27	0.27	0.26	0.27	0.26
International Equity	0.85	0.81	0.79	0.75	0.72	0.24	0.21	0.19	0.18	0.18
Taxable Bond	0.58	0.57	0.56	0.52	0.47	0.13	0.12	0.10	0.10	0.09
Muni Bond	0.53	0.50	0.50	0.48	0.45	0.24	0.24	0.17	0.15	0.14
Allocation	0.69	0.66	0.64	0.61	0.59	0.54	0.52	0.48	0.42	0.44
Alternative	1.53	1.47	1.51	1.27	1.10	0.41	0.34	0.71	0.72	0.65
Commodities	0.81	0.80	0.75	0.63	0.60	0.42	0.43	0.41	0.39	0.37
All Funds	0.71	0.68	0.66	0.63	0.60	0.16	0.14	0.13	0.12	0.12

Source: Morningstar Direct. Data as of Dec. 31, 2021.

Expert Index Fund Investing 2025 7261

Larry E. Swedroe



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The Only Guide to a Winning Investment Strategy You'll Ever Need Larry E. Swedroe, 1998 The first book to show individual investors how to move from active to passive index funds and play a winner's game Throughout the last fifteen years of the bull market individual investors were able to participate and amass financial holdings by way of mutual funds But the constant buying and selling to beat the market and grow their funds wealth also entailed costs and capital gains And who paid for it The investor Over the past 20 years smart investors began switching to index mutual funds to keep more of their money Index funds buy and hold all of the stocks in an index dramatically reducing trading costs and taxes And now with Larry Swedroe's expert advice the small investor can take advantage of this investment strategy and win big In **The Only Guide to a Winning Investment Strategy You'll Ever Need** Larry Swedroe explains How index mutual funds out earn older investment strategies How to pick the right balanced passive portfolio that will reward investors with the highest expected return for the amount of risk the investor is willing to accept How to play the winner's game with this big and rapidly growing investor trend Based on over forty years of research by the world's leading financial economists the advice Larry Swedroe offers in this new and valuable book shows that those willing to move beyond conventional wisdom will open themselves to a method of great financial growth **The Only Guide to a W**

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