

## 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
<b>All Funds</b>	<b>0.71</b>	<b>0.68</b>	<b>0.66</b>	<b>0.63</b>	<b>0.60</b>	<b>0.16</b>	<b>0.14</b>	<b>0.13</b>	<b>0.12</b>	<b>0.12</b>

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

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