

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.

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Mark Steyvers



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