

Investment costs matter

MoneyOwl portfolio fees

Portfolio type	Annualised fees (%)				
	Equity	Growth	Balanced	Moderate	Conservative
Advisory/wrap fee <i>(Paid to MoneyOwl)</i>	0.65	0.65	0.65	0.65	0.65
Platform fee <i>(Paid to third-party custodian/platform)</i>	0.18	0.18	0.18	0.18	0.18
Fund management expenses <i>(paid to Dimensional)</i>	0.38	0.36	0.35	0.33	0.32
Total all-in fee	1.21	1.19	1.18	1.16	1.15

Source: MONEYOWL SUNDAY TIMES GRAPHICS