

10 things to see before you pay for an investment

Take this list to any factsheet, brochure or meeting. Tick each point you were shown. For anything missing, ask.

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- ☐ **1 Returns after all fees**
What an investor actually received, shown alongside any before-fee figure.
OpenFactsheet can't tell net from gross, so every report asks you to check.

 - ☐ **2 The full history, and every calendar year**
From launch to today, plus each complete calendar year, not a chosen start date.
OpenFactsheet analyzes the whole record you supply and lists every calendar year.

 - ☐ **3 Yearly returns next to any cumulative figure**
A total over many years means little without the return per year.
OpenFactsheet shows average yearly growth beside the total.

 - ☐ **4 The worst fall, and how long it took to recover**
The biggest drop from a previous high, when it happened, and the months it took to get back.
OpenFactsheet reports every drawdown episode: depth, duration and recovery.

 - ☐ **5 Risk-adjusted return, with the method stated**
Return per unit of risk, and exactly how it was calculated.
OpenFactsheet always reports risk-adjusted results, with the formula for each.

 - ☐ **6 One consistent, relevant benchmark**
Something you could have invested in instead, the same one every year and in the legal documents.
OpenFactsheet compares with the benchmark you choose.

 - ☐ **7 How reliable the numbers are**
Length of the record, signs of smoothing, missing months.
OpenFactsheet checks the data first and labels each figure with a confidence level.

 - ☐ **8 Whether any of the record is simulated or from before launch**
Real money and real investors, or a model, a backtest or a private test run.
OpenFactsheet can't see this from returns alone. Ask the seller.

 - ☐ **9 Total yearly cost in money terms**
What a typical amount would pay each year, in your currency, not only as a percentage.
OpenFactsheet doesn't assess fees. Ask the seller.

 - ☐ **10 How the seller is paid for recommending it**
Commissions, fees and incentives, stated plainly.
OpenFactsheet can't see this. Ask the seller.
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Sources for every point: openfactsheet.org/evidence. OpenFactsheet does not name, rate or recommend any investment or firm.

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