

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.
<i>OpenFactsheet can't tell net from gross, so every report asks you to check.</i> |
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| ☐ | 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. |
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| ☐ | 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. |
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| ☐ | 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. |
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| ☐ | 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. |
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| ☐ | 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. |
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| ☐ | 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. |
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| ☐ | 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.
<i>OpenFactsheet can't see this from returns alone. Ask the seller.</i> |
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| ☐ | 9 | Total yearly cost in money terms
What a typical amount would pay each year, in your currency, not only as a percentage.
<i>OpenFactsheet doesn't assess fees. Ask the seller.</i> |
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| ☐ | 10 | How the seller is paid for recommending it
Commissions, fees and incentives, stated plainly.
<i>OpenFactsheet can't see this. Ask the seller.</i> |
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Your money deserves more than a sales pitch. Run the free test at openfactsheet.org

Sources for every point: openfactsheet.org/evidence. OpenFactsheet does not name, rate or recommend any investment or firm.

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