It's really important to understand the fees and commissions that you're paying, because those can affect your portfolio's performance over time. You'll want to know how you're paying the fees. Is it quarterly? Is it in arrears? Or are you paying up front? Is there a timeframe that you have to commit to? At Charles Schwab I can help you go through and understand all of the fees and commissions that you are paying so that it's transparent and you understand exactly what you're signing up for.