

RIA Wrap Fee Calculation

How Does the RIA Wrap Fee Work?

The RIA Wrap Fee is a transparent and straightforward charge for managing investments. It is calculated at an annual rate of 0.3% and applied daily based on the portfolio's value. The fee is charged monthly, providing a clear and predictable cost structure without hidden charges. The fee is deducted from 1% reserve cash.

Formula Wrap Fee:

$$(\text{Ria Wrap Fee} \div 365/366 \text{ days}) \times \text{Total Investment Amount}$$

Example Scenarios:

The wrap fee in each scenario will be determined accurately on a daily basis, based on the investor's daily investment balance.

Scenario A: Investor has one portfolio in RIA

- Initial investment amount in Aggressive Portfolio: RM10,000 in December 2024
- Deposit of RM10,000 and withdrawal of RM5,000

Date	Deposit / (Withdrawal) (RM)	Total Investment (RM)	Wrap Fee (RM)
1/12/2024		10,000.00	0.0820
2/12/2024		10,050.00	0.0824
3/12/2024		10,080.00	0.0826
4/12/2024		10,040.00	0.0823
5/12/2024		10,070.00	0.0825
6/12/2024		10,090.00	0.0827
7/12/2024		10,095.00	0.0827
8/12/2024	10,000.00	20,095.00	0.1647
9/12/2024		20,095.00	0.1647
10/12/2024		20,100.00	0.1648
11/12/2024		20,110.00	0.1648
12/12/2024		20,095.00	0.1647
13/12/2024		20,085.00	0.1646
14/12/2024		20,075.00	0.1645
15/12/2024		20,095.00	0.1647
16/12/2024		20,100.00	0.1648
17/12/2024		20,110.00	0.1648
18/12/2024	(5,000.00)	15,110.00	0.1239
19/12/2024		15,120.00	0.1239
20/12/2024		15,100.00	0.1238
21/12/2024		14,994.00	0.1229
22/12/2024		14,998.00	0.1229
23/12/2024		14,990.00	0.1229
24/12/2024		14,995.00	0.1229
25/12/2024		14,997.00	0.1229

26/12/2024		15,001.00	0.1230
27/12/2024		15,008.00	0.1230
28/12/2024		15,009.00	0.1230
29/12/2024		15,010.00	0.1230
30/12/2024		15,015.00	0.1231
31/12/2024		15,020.00	0.1231
Total Amount of Wrap Fee for the Investor in December 2024			3.95

The amount of the wrap fee for the investor is RM3.95 for December 2024 (monthly charged).

Scenario B: Investor has more than one portfolio in RIA

- In December 2024, the initial investment amounts are RM10,000 for the Aggressive Portfolio and RM2,000 for the Moderate Portfolio.
- The Aggressive Portfolio recorded a deposit of RM10,000 and a withdrawal of RM5,000, while the Moderate Portfolio had a withdrawal of RM1,000.

Aggressive Portfolio

Date	Deposit/ (Withdrawal) (RM)	Total Investment (RM)	Wrap Fee (RM)
1/12/2024		10,000.00	0.0820
2/12/2024		10,050.00	0.0824
3/12/2024		10,080.00	0.0826
4/12/2024		10,040.00	0.0823
5/12/2024		10,070.00	0.0825
6/12/2024		10,090.00	0.0827
7/12/2024		10,095.00	0.0827
8/12/2024	10,000	20,095.00	0.1647
9/12/2024		20,095.00	0.1647
10/12/2024		20,100.00	0.1648
11/12/2024		20,110.00	0.1648
12/12/2024		20,095.00	0.1647
13/12/2024		20,085.00	0.1646
14/12/2024		20,075.00	0.1645
15/12/2024		20,095.00	0.1647
16/12/2024		20,100.00	0.1648
17/12/2024		20,110.00	0.1648
18/12/2024	(5,000.00)	15,110.00	0.1239
19/12/2024		15,120.00	0.1239
20/12/2024		15,100.00	0.1238
21/12/2024		14,994.00	0.1229
22/12/2024		14,998.00	0.1229
23/12/2024		14,990.00	0.1229
24/12/2024		14,995.00	0.1229
25/12/2024		14,997.00	0.1229
26/12/2024		15,001.00	0.1230
27/12/2024		15,008.00	0.1230
28/12/2024		15,009.00	0.1230

29/12/2024		15,010.00	0.1230
30/12/2024		15,015.00	0.1231
31/12/2024		15,020.00	0.1231
Total Amount of Wrap Fee for the Investor in December 2024			3.95

Moderate Portfolio

Date	Deposit/ (Withdrawal) (RM)	Total Investment (RM)	Wrap Fee (RM)
1/12/2024		2,000.00	0.0164
2/12/2024		2,000.00	0.0164
3/12/2024		2,000.00	0.0164
4/12/2024		2,000.00	0.0164
5/12/2024		2,000.00	0.0164
6/12/2024		2,001.00	0.0164
7/12/2024		2,001.00	0.0164
8/12/2024		2,001.00	0.0164
9/12/2024		2,001.00	0.0164
10/12/2024		2,001.00	0.0164
11/12/2024		2,001.00	0.0164
12/12/2024		2,001.00	0.0164
13/12/2024		1,999.00	0.0164
14/12/2024		1,999.00	0.0164
15/12/2024		1,999.00	0.0164
16/12/2024		1,999.00	0.0164
17/12/2024		1,999.00	0.0164
18/12/2024	(1,000.00)	2,000.00	0.0164
19/12/2024		1,000.00	0.0082
20/12/2024		1,000.00	0.0082
21/12/2024		1,001.00	0.0082
22/12/2024		1,001.00	0.0082
23/12/2024		1,001.00	0.0082
24/12/2024		1,001.00	0.0082
25/12/2024		1,000.00	0.0082
26/12/2024		1,000.00	0.0082
27/12/2024		1,000.00	0.0082
28/12/2024		1,000.00	0.0082
29/12/2024		1,000.00	0.0082
30/12/2024		1,001.00	0.0082
31/12/2024		1,001.00	0.0082
Total Amount of Wrap Fee for the Investor in December 2024			0.40

The wrap fees for both the Aggressive Portfolio and the Moderate Portfolio need to be combined. Therefore, the total wrap fee amount is RM4.35 for December 2024 (monthly charged).

Scenario C: No additional deposits or redemption in RIA

- Initial investment amount in Aggressive Portfolio: RM10,000 in December 2024.
- No additional deposits or redemptions were made throughout the month.

Date	Deposit/ (Withdrawal) (RM)	Total Investment (RM)	Wrap Fee (RM)
1/12/2024		10,000.00	0.08197
2/12/2024		10,050.00	0.08238
3/12/2024		10,080.00	0.08262
4/12/2024		10,040.00	0.08230
5/12/2024		10,070.00	0.08254
6/12/2024		10,090.00	0.08270
7/12/2024		10,095.00	0.08275
8/12/2024		10,098.00	0.08277
9/12/2024		10,099.00	0.08278
10/12/2024		10,098.00	0.08277
11/12/2024		10,098.00	0.08277
12/12/2024		10,095.00	0.08275
13/12/2024		10,093.00	0.08273
14/12/2024		10,090.00	0.08270
15/12/2024		10,089.00	0.08270
16/12/2024		10,091.00	0.08271
17/12/2024		10,092.00	0.08272
18/12/2024		10,095.00	0.08275
19/12/2024		10,093.00	0.08273
20/12/2024		10,094.00	0.08274
21/12/2024		10,094.00	0.08274
22/12/2024		10,094.00	0.08274
23/12/2024		10,091.00	0.08271
24/12/2024		10,090.00	0.08270
25/12/2024		10,089.00	0.08270
26/12/2024		10,090.00	0.08270
27/12/2024		10,091.00	0.08271
28/12/2024		10,091.00	0.08271
29/12/2024		10,092.00	0.08272
30/12/2024		10,092.00	0.08272
31/12/2024		10,091.00	0.08271
Total Amount of Wrap Fee for the Investor in December 2024			2.56

The amount of the wrap fee for the investor is RM2.56 for December 2024 (monthly charged).