

Dollar cost calculator for investors questioning fees

Investors intuitively know fees hurt, but percentages like '1% AUM' or '0.75% expense ratio' feel trivial and hide a six-figure compounding cost over a 30-year horizon, so most can't quantify what their fees actually cost them in real dollars or decide whether an advisor is worth it.

Dollar cost calculator for investors questioning fees should be tested as a narrow first-win workflow for The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor..

LOW DIFFICULTY

FREE CALCULATOR AS A TOP-OF-FUNNEL SEO MAGNET, MONETIZED VIA (1) A 'FIND A FLAT-FEE / FIDUCIARY ADVISOR' OR LOW-COST-BROKER LEAD-GEN REFERRAL, (2) A PREMIUM TIER THAT INGESTS A REAL HOLDINGS CSV / BROKERAGE EXPORT TO AUDIT AN ACTUAL PORTFOLIO'S BLENDED FEE, AND (3) WHITE-LABEL LICENSING TO FEE-ONLY RIAs AND FINANCIAL-COACHING SITES WHO USE IT AS A PROSPECTING ASSET.

60/100

VALIDATION VERDICT / RESEARCH

Validation is a weighted rubric, not a guarantee. Use the next validation step before building.

Confidence55%

LifecycleValidating

Timing44/100

RubricINAV-VALIDATION-2026-06-04

VALIDATING

Window closing

Demand signal5.9/10

Problem severity6.3/10

Willingness to pay	6/10
Competitive saturation	3.9/10
Feasibility	7.8/10

VERDICT

Research • 60/100

Dollar cost calculator for investors questioning fees should be tested as a narrow first-win workflow for The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor..

THIS WEEK'S TEST

Ship a single-page calculator with a strong 'see what your 1% advisor really costs you' hook, drive cold traffic from r/personalfinance, r/Bogleheads and fee-related search terms, and measure whether visitors complete the calculation and click through on a 'compare a low-cost option' CTA at a rate worth a referral payout.

KILL IT IF

Fewer than five qualified buyers agree to discuss the workflow after targeted outreach.

Read the idea like a product signal board.

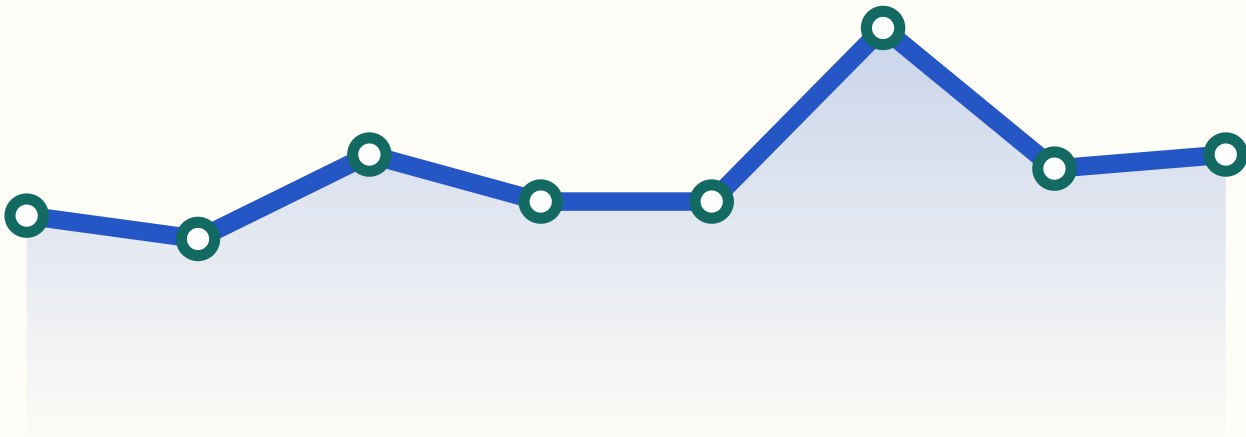
These visuals are generated from the report's existing scores. They make the decision path scannable without pretending to be live market data.

PERSONAL FINANCE / FINTECH CONSUMER TOOLS — SPECIFICALLY FEE-TRANSPARENCY AND PORTFOLIO-COST CALCULATORS FOR SELF-DIRECTED AND ADVISORY-SKEPTICAL RETAIL INVESTORS IN THE US.

SIGNAL MODEL

Dollar cost calculator for investors questioning fees

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VALIDATION

60/100

Research

CONFIDENCE

55%

Editorial confidence

SCORE AVG

7.3/10

Scorecard average

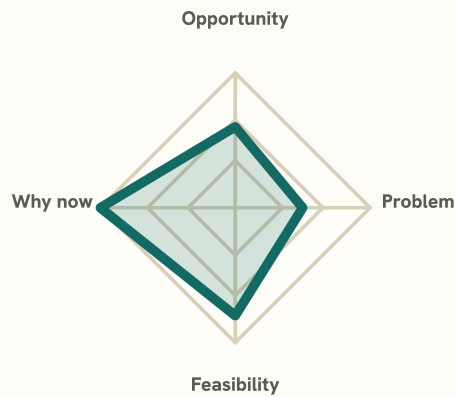
PROOF

6.3/10

Proof signal average

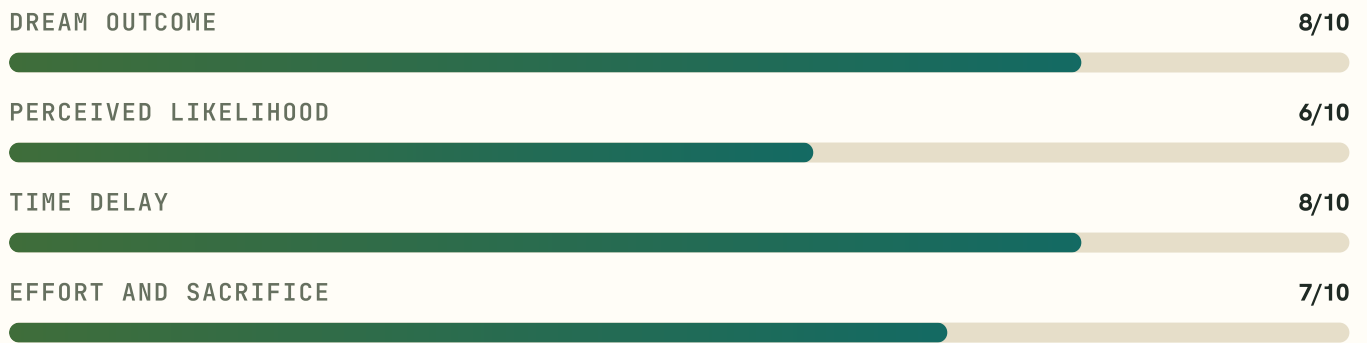
SCORE RADAR

Decision balance



VALUE EQUATION

Offer strength



MARKET MAP

Category king candidate

CUSTOMER VALUE



High value plus high uniqueness deserves deeper research; lower uniqueness requires a clear distribution advantage.

VALIDATION FUNNEL

From pain to product.

1	Buyer pain The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Boglehea...	5.7/10
2	Concierge proof Ship a single-page calculator with a strong 'see what your 1% advisor really cost...	6.3/10
3	Paid wedge Concierge review or paid template	8/10
4	Repeatable product Free calculator as a top-of-funnel SEO magnet, monetized via (1) a 'find a flat-f...	6.6/10

EVIDENCE HEATMAP

Signal intensity.

WHY NOW 5/10 Demand visibility	WHY NOW 8/10 Tooling readiness
WHY NOW 4/10 Budget clarity	WHY NOW 8/10 Competitive window
PAIN 5/10 Repeated workflow friction	MONEY 4/10 Budget hypothesis

URGENCY

6/10

Switching pressure

DISTRIBUTION

10/10

Reachable buyer language

Validation window (44/100): enough signal exists to run the sprint, but the market has not clearly heated yet.

Deterministic stage assignment from re-check status, demand signals, complaint echo, and competitive saturation.

44/100

VALIDATING

Adoption substrate is up 285.6% across matched packages.

1 matched company signal raise saturation.

Demand

69/100

Not old enough for a 30-day re-check yet.

Saturation

54/100

1 funded signal across 4 matched competitor signals.

Complaint echo

22/100

Matched adoption substrate is up 285.6%.

Evidence-backed idea-validation score.

The score uses a versioned 2026 rubric across demand, problem severity, willingness to pay, competitive saturation, and feasibility.

60/100

Research

Research is the current validation verdict: feasibility is the strongest signal, while competitive saturation is the main evidence gap to close before scaling the build.

Rubric version: INAV-VALIDATION-2026-06-04 / generated June 27, 2026

Demand signal

5.9/10

24% WEIGHT

Demand looks thin because the report has 4 source-backed signal(s), an editorial confidence of 55/100, and a defined buyer in Personal finance / fintech consumer tools — specifically fee-transparency and portfolio-cost calculators for self-directed and advisory-skeptical retail investors in the US..

- Industry-standard human-advisor fees still cluster around 1% of AUM per year (range ~0.5%-1.5%), per NerdWallet's 2026 cost guide — a level many investors now actively question.
- Target buyer: The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor.

Problem severity

6.3/10

22% WEIGHT

Problem severity is thin when the buyer pain, customer value, and dream-outcome scores are combined.

- Investors intuitively know fees hurt, but percentages like '1% AUM' or '0.75% expense ratio' feel trivial and hide a six-figure compounding cost over a 30-year horizon, so most can't quantify what their fees actually cost them in real dollars or decide whether an advisor is worth it.
- Industry-standard human-advisor fees still cluster around 1% of AUM per year (range ~0.5%-1.5%), per NerdWallet's 2026 cost guide — a level many investors now actively question.

Willingness to pay

6/10

20% WEIGHT

Willingness to pay is weak; the model has a monetization hypothesis, but it must still be proven through paid pilots or explicit pricing objections.

- Free calculator as a top-of-funnel SEO magnet, monetized via (1) a 'find a flat-fee / fiduciary advisor' or low-cost-broker lead-gen referral, (2) a premium tier that ingests a real holdings CSV / brokerage export to audit an actual portfolio's blended fee, and (3) white-label licensing to fee-only RIAs and financial-coaching sites who use it as a prospecting asset.
- Ship a single-page calculator with a strong 'see what your 1% advisor really costs you' hook, drive cold traffic from r/personalfinance, r/Bogleheads and fee-related search terms, and measure whether visitors complete the calculation and click through on a 'compare a low-cost option' CTA at a rate worth a referral payout.

Competitive saturation

3.9/10

18% WEIGHT

Competitive room is reduced by 3 recorded alternative(s); the wedge must stay narrow and differentiated.

- Recorded alternative: FINRA Fund Analyzer
- Competitive score rewards a narrow wedge, not absence of research.

Feasibility

7.8/10

16% WEIGHT

Feasibility is strong for a low build if the MVP is limited to the first measurable workflow.

- Ship a single-page calculator with a strong 'see what your 1% advisor really costs you' hook, drive cold traffic from r/personalfinance, r/Bogleheads and fee-related search terms, and measure whether visitors complete the calculation and click through on a 'compare a low-cost option' CTA at a rate worth a referral payout.
- Commoditization: dozens of free expense-ratio and fee-drag calculators already exist (Schwab, FINRA, CalcBE), so differentiation must come from UX, portfolio import, and shareability rather than the core math.

Next validation step

Ship a single-page calculator with a strong 'see what your 1% advisor really costs you' hook, drive cold traffic from r/personalfinance, r/Bogleheads and fee-related search terms, and measure whether visitors complete the calculation and click through on a 'compare a low-cost option' CTA at a rate worth a referral payout.

Seven days to a build / kill decision.

Derived from this report's own validation test, channels, offers, and kill criteria. Each day has a threshold, so the week ends in a decision instead of a feeling.

DAY 1

Build the buyer list

List 50-100 named the fee-conscious diy or 'second-guessing' retail investor (often 35-60, bogleheads/r/personalfinance type) who holds index funds or a 1% aum advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor. prospects from Community pain posts and Direct outreach — names, not categories.

Threshold: 50+ named, reachable buyers on the list.

DAY 2

Join the watering holes

Join and observe Reddit / forums, Launch communities, Review and alternative pages. Collect the exact words buyers use for this pain.

Threshold: 10+ verbatim pain quotes captured.

DAY 3

Send first outreach

Send the cold outreach template (below) to 15 buyers from the day-1 list, personalized with one detail each.

Threshold: 15 sent; 3+ replies of any kind.

DAY 4

Run buyer interviews

Hold 15-minute calls using the interview script (below). Listen for current workarounds and what they cost.

Threshold: 3+ completed interviews.

DAY 5

Run the report's validation test

Ship a single-page calculator with a strong 'see what your 1% advisor really costs you' hook, drive cold traffic from r/personalfinance, r/Bogleheads and fee-r...

Threshold: Problem resonance: 5+ calls or 10+ detailed replies.

DAY 6

Make the smoke offer

Offer "Concierge review or paid template" at \$19-\$99 to every interviewed buyer. Manual delivery is fine — payment is the signal.

Threshold: 1+ pre-commitment (payment, signed LOI, or scheduled paid pilot).

DAY 7

Decide against the kill criteria

Score the week against this report's kill criteria, then take the stated next validation step: Ship a single-page calculator with a strong 'see what your 1% advisor really costs you' hook, drive cold traffic from r/personalfinance, r/Bogleheads and fee-r...

Threshold: A written build / keep-testing / kill decision.

Pass signal

Pass: thresholds on days 3, 4, and 6 are met — proceed to the next validation step with real buyer language in hand.

Fail signal

Kill or rethink if the week confirms: Fewer than five qualified buyers agree to discuss the workflow after targeted outreach.

Decision scorecard.

The report is structured to force a yes, no, or test decision instead of leaving the reader with a loose brainstorm.

Opportunity

6/10

PROMISING

Dollar cost calculator for investors questioning fees has an editorial confidence score of 55/100 before live buyer validation.

Problem

5/10

PROMISING

Investors intuitively know fees hurt, but percentages like '1% AUM' or '0.75% expense ratio' feel trivial and hide a six-figure compounding cost over a 30-year horizon, so most can't quantify what their fees actually cost them in real dollars or decide whether an advisor is worth it.

Feasibility

8/10

STRONG

A low build can work if the MVP stays limited to the first repeated workflow.

Why now

10/10

EXCEPTIONAL

Fee awareness is surging as low-cost index funds and robo-advisors normalize sub-0.10% costs, while the 2024 DOL Retirement Security ('fiduciary') Rule was vacated in 2026 — leaving non-fiduciary commission and AUM advice legal again and shifting the burden of fee scrutiny back onto investors themselves.

Business fit and offer ladder.

Revenue potential

\$250K-\$2M ARR potential if the wedge proves budget urgency and becomes a recurring workflow.

Execution difficulty

Execution is low; the main constraint is staying narrow enough for a first proof loop.

Go-to-market

Start with manual concierge output, direct outreach, and community proof before paid acquisition.

Founder fit

Best for an AI-assisted solo founder who can interview the buyer and ship a focused first version quickly.

1. Lead magnet

Dollar Cost Calculator For Investors Questioning Fees checklist

Free

Helps The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor. audit the painful workflow before buying software.

Capture qualified leads and learn the buyer's exact language.

2. Frontend offer

Concierge review or paid template

\$19-\$99

Delivers the first useful output manually before automation is trusted.

Validate urgency, workflow fit, and willingness to pay.

3. Core offer

Dollar cost calculator for investors questioning fees focused SaaS

\$49-\$499/month

Turns the recurring manual workflow into a repeatable product loop.

Create the recurring revenue product after the narrow wedge survives tests.

4. Continuity

Monitoring, benchmarks, and monthly reporting

\$99-\$1,000/year add-on

Keeps the buyer engaged with ongoing proof, saved time, or reduced risk.

Increase retention and make the product part of a routine.

5. Backend offer

Done-with-you setup, agency, or team rollout

Custom

Adds implementation help, integrations, and workflow migration.

Capture higher-value accounts once the productized wedge is proven.

Price-anchored revenue scenarios.

Derived from this report's "Core offer" offer-ladder stage (\$49-\$499/month). These are price-anchored scenarios, not market-size claims.

Proof

\$490-\$4,990 MRR

10 CUSTOMERS

Ten paying customers proves willingness to pay and funds continued validation.

Wedge

\$2,450-\$24,950 MRR

50 CUSTOMERS

Fifty customers in one niche makes the workflow the default in that circle and feeds referrals.

Vertical leader

\$12,250-\$124,750 MRR

250 CUSTOMERS

A few hundred accounts in one vertical is a real business before any horizontal expansion.

Break-even

At \$49-\$499/month, 1 customers cover the stated Local-first MVP budget: \$0-\$10K before paid acquisition. budget within a month; fewer if they land at the top of the range.

Sizing the buyer universe

Size the buyer universe in one day: count the fee-conscious diy or 'second-guessing' retail investor (often 35-60, bogleheads/r/personalfinance type) who holds index funds or a 1% aum advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor. reachable through the report's channels (directories, associations, communities) until the list stops growing — the test only needs the first 100 names, not a TAM estimate.

Pricing benchmark

3 adjacent products recorded (2 strong). Position the price against what the fee-conscious diy or 'second-guessing' retail investor (often 35-60, bogleheads/r/personalfinance type) who holds index funds or a 1% aum advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor. already pays in time or tooling, and verify each named alternative's public pricing during the sprint.

Why now and proof signals.

Why now

5/10

Demand visibility

Industry-standard human-advisor fees still cluster around 1% of AUM per year (range ~0.5%-1.5%), per NerdWallet's 2026 cost guide — a level many investors now actively question.

Build only if the complaint repeats across interviews, posts, or existing workflow artifacts.

8/10

Tooling readiness

AI-assisted product work and managed infrastructure reduce the first-version cost.

The first release should automate one high-friction step rather than become a broad platform.

4/10

Budget clarity

Free calculator as a top-of-funnel SEO magnet, monetized via (1) a 'find a flat-fee / fiduciary advisor' or low-cost-broker lead-gen referral, (2) a premium tier that ingests a real holdings CSV / brokerage export to audit an actual portfolio's blended fee, and (3) white-label licensing to fee-only RIAs and financial-coaching sites who use it as a prospecting asset.

Ask for money during validation before building the full workflow.

8/10

Competitive window

The wedge is specific enough to test without claiming the whole market.

Position around one buyer and one measurable first-win outcome.

Proof signals

5/10

Pain: Repeated workflow friction

Industry-standard human-advisor fees still cluster around 1% of AUM per year (range ~0.5%-1.5%), per NerdWallet's 2026 cost guide — a level many investors now actively question.

Money: Budget hypothesis

The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor. is the first group to test because the monetization path is: Free calculator as a top-of-funnel SEO magnet, monetized via (1) a 'find a flat-fee / fiduciary advisor' or low-cost-broker lead-gen referral, (2) a premium tier that ingests a real holdings CSV / brokerage export to audit an actual portfolio's blended fee, and (3) white-label licensing to fee-only RIAs and financial-coaching sites who use it as a prospecting asset.

Urgency: Switching pressure

Urgency becomes real only if the current workaround costs time, risk, money, or reputation every week.

Distribution: Reachable buyer language

The first channel should be whichever source lane already contains the buyer's vocabulary.

Market gaps and execution plan.

Underserved segments

- The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor. who still run the workflow in spreadsheets, generic docs, email, or chat threads.
- Small teams in Personal finance / fintech consumer tools — specifically fee-transparency and portfolio-cost calculators for self-directed and advisory-skeptical retail investors in the US. that feel the pain weekly but are too narrow for broad incumbents.
- New adopters who need guided proof before committing to a larger platform.

Feature gaps

- A narrow workflow that reaches value without configuration-heavy onboarding.
- A buyer-facing proof artifact that shows time saved, risk reduced, or communication improved.
- A handoff path from manual concierge service to repeatable software.

Differentiation levers

- Use specificity as the wedge: one buyer, one workflow, one measurable result.
- Show proof earlier than broad competitors with before-and-after examples and small pilot data.
- Keep implementation lighter than incumbent suites or generic AI assistants.

Execution snapshot

Type	Data and intelligence product
Timeline	2-4 weeks
Budget	Local-first MVP budget: \$0-\$10K before paid acquisition.
Initial offer	Concierge review or paid template
Build only the first-win workflow for "Dollar cost calculator for investors questioning fees" and keep research, setup, and exceptions manual until the wedge is proven.	

Weekly

Community pain posts

Use communities and forums where The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor. already describe the painful workflow.

Problem teardown, interview ask, and short demo clip / 5 qualified calls or 10 detailed replies in 7 days

Daily during validation

Direct outreach

Direct conversations are the fastest way to verify budget ownership and switching cost.

Concierge pilot offer with a manually prepared sample / 3 paid pilots, LOIs, or budget-owner follow-ups

Bi-weekly

Searchable comparison content

Alternative and comparison pages reveal objections, pricing language, and buying intent.

Before-and-after page or alternatives memo for the exact workflow / Organic clicks, booked demos, or waitlist joins from comparison intent

Once MVP is clickable

Launch directory

Launches test whether the promise is legible to people outside the first interview set.

Single-purpose demo and first-win story / 25% demo completion or 10 waitlist joins

Alternatives, incumbents, and whitespace.

This section names likely workarounds and public players so the report can argue where the wedge is still open.

Dollar cost calculator for investors questioning fees should be positioned against generic AI assistants, no-code workarounds, and any vertical incumbent that already owns Personal finance / fintech consumer tools — specifically fee-transparency and portfolio-cost calculators for self-directed and advisory-skeptical retail investors in the US.. The opening is a narrower first-win workflow for The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor..

DIRECT

FINRA Fund Analyzer

regulator-tool

The most authoritative free incumbent: a regulator-built tool that calculates total cost and future value of funds over time. It is comprehensive but dated and UX-heavy, leaving room for a consumer-friendly, shareable, advisor-fee-focused alternative.

DIRECT

Schwab MoneyWise Investment Fees Comparison Calculator

competitor

A free, polished brand-backed calculator showing how investment fees add up over time. Direct functional overlap with the seed idea, confirming the concept is validated but also that a brand-agnostic, advisor-skeptic positioning is needed to differentiate.

ADJACENT

Fee Drag Calculator (CalcBE)

competitor

An indie web calculator that takes balance, contributions, return, inflation and competing expense ratios, then charts ending balance, total fees paid and compounding drag with CSV/share export — close to the proposed MVP and a benchmark for feature parity.

WORKAROUND

Airtable

No-code database

Competes when the first version can be modeled as a lightweight database and workflow view.

ADJACENT

QuickBooks

Small-business finance

Relevant to accounting, billing, loans, finance operations, and small-business admin workflows.

WORKAROUND

Notion

Workspace and documentation

Competes when buyers can solve the pain with templates, checklists, and shared pages.

Whitespace

- A narrow workflow that reaches value without configuration-heavy onboarding.
- A buyer-facing proof artifact that shows time saved, risk reduced, or communication improved.
- A handoff path from manual concierge service to repeatable software.
- Use specificity as the wedge: one buyer, one workflow, one measurable result.
- Show proof earlier than broad competitors with before-and-after examples and small pilot data.
- Keep implementation lighter than incumbent suites or generic AI assistants.
- Own the specific buyer workflow instead of selling a broad AI assistant.

Positioning moves

- Lead with the exact buyer: The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor..
- Show a proof artifact for: Ship a single-page calculator with a strong 'see what your 1% advisor really costs you' hook, drive cold traffic from r/personalfinance, r/Bogleheads and fee-related search terms, and measure whether visitors complete the calculation and click through on a 'compare a low-cost option' CTA at a rate worth a referral payout.
- Name the generic-assistant workaround directly and explain what it misses.
- Offer concierge setup before promising a full platform.

Public source

FINRA

https://tools.finra.org/fund_analyzer/

Public source

Charles Schwab

<https://www.schwabmoneywise.com/investment-fees-calculator>

Public source

CalcBE

<https://calcbe.com/en/calculators/fee-drag/>

Public source

Airtable

<https://www.airtable.com/>

Public source

Intuit

<https://quickbooks.intuit.com/>

Public source

Notion

<https://www.notion.com/>

Public source

Report source

<https://www.finra.org/investors/tools-and-calculators/finra-fund-analyzer-overview>

Public source

Report source

<https://www.investor.gov/introduction-investing/general-resources/news-alerts/alerts-bulletins/investor-bulletins/mutual-fund-and-etf-fees-and-expenses-investor-bulletin>

Who's already moving in Finance

Public companies and funding signals the intelligence graph links to this vertical (related by keyword overlap — sized players, not direct competitors). Source: `/graph.json` .

Bill.com

Accounts payable, billing, invoice, and reconciliation automation for finance teams and accounting firms.

IPO · 2019-12-12

AUDIENCE COMPANION

Segments, channels, and intent language.

The companion is also published as a standalone HTML page and Markdown file for research handoff.

Primary audience

The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor. is the first audience because the report already names a repeated pain, reachable channels, and a validation test that can be run before software is complete.

DOLLAR WORKFLOW

COST VALIDATION

DOLLAR AI

COST AUTOMATION

FINTECH

INVESTING

FEES

CALCULATOR

First validation channels

- **Reddit / forums:** Post a problem teardown for Personal finance / fintech consumer tools — specifically fee-transparency and portfolio-cost calculators for self-directed and advisory-skeptical retail investors in the US. and ask how people solve it today.
- **Launch communities:** Ship a narrow demo and watch which promise gets clicks.
- **Review and alternative pages:** Write an alternatives page that owns one narrow use case.
- **Community pain posts:** Problem teardown, interview ask, and short demo clip

Execution-readiness scorecard.

The score turns the report into bottlenecks, accelerators, and a dated first-month launch plan.

83/100

Ready to test

Dollar cost calculator for investors questioning fees scores 83/100 for execution readiness. The recommended next step is Ship a single-page calculator with a strong 'see what your 1% advisor really costs you' hook, drive cold traffic from r/personalfinance, r/Bogleheads and fee-related search terms, and measure whether visitors complete the calculation and click through on a 'compare a low-cost option' CTA at a rate worth a referral payout.

Execution scorecard is generated from report validation, confidence, feasibility, founder fit, and difficulty.

Bottlenecks

- Commoditization: dozens of free expense-ratio and fee-drag calculators already exist (Schwab, FINRA, CalcBE), so differentiation must come from UX, portfolio import, and shareability rather than the core math.
- Trust and compliance: presenting fee comparisons that nudge users to fire advisors or switch products can edge into regulated investment advice; outputs must stay educational and avoid specific buy/sell recommendations.
- Monetization tension: the most natural revenue is advisor/broker referrals, which conflicts with the tool's 'fees are bad' premise and can erode the credibility that drives traffic.
- Thin SEO moat: 'expense ratio calculator' is a saturated keyword owned by large finance brands, making organic acquisition slow and costly.
- A broad AI assistant can flatten differentiation unless the wedge is painfully specific.

First milestones

- 2026-06-27: Frame the wedge
- 2026-06-30: Interview 10 people who match the buyer persona.
- 2026-07-04: Ship a clickable demo or concierge workflow that produces the first useful artifact.
- 2026-07-11: Run one paid pilot or collect explicit pricing objections before automating the rest.

Value equation, matrix, and ACP.

Fit, roast, and kill criteria.

10/10

Founder fit

A solo or AI-assisted founder with direct access to The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor..

ADVANTAGES

- Can talk to the buyer before writing much code.
- Can ship a narrow first-win demo quickly.
- Can use local-first research artifacts to keep validation moving without a large team.

GAPS

- Needs real buyer access, not only desk research.
- Needs proof of budget or repeated urgency.
- Needs a crisp wedge before broad product work starts.

Roast

Promising enough to test, not strong enough to build broadly.

BLIND SPOTS

- Commoditization: dozens of free expense-ratio and fee-drag calculators already exist (Schwab, FINRA, CalcBE), so differentiation must come from UX, portfolio import, and shareability rather than the core math.
- A broad AI assistant can flatten differentiation unless the wedge is painfully specific.
- The first release can become a generic dashboard if the job is not named tightly.

HARD QUESTIONS

- Who wakes up already trying to solve this?
- What do they stop paying for or stop doing when this works?
- What proof would make a skeptical buyer trust it in one screen?
- What is the smallest paid version of this idea?

Kill criteria

- Fewer than five qualified buyers agree to discuss the workflow after targeted outreach.
- No buyer can name a current cost in time, money, risk, or reputation.
- The first demo does not produce a clear next step, paid pilot, or specific objection.

Next actions

- Write the one-sentence promise and test it in the strongest channel.
- Create the lead magnet and use it to recruit interviews.
- Build the smallest demo that proves the first win.

Move from reading to testing.

Local-first handoff cards copy prompts or structured data without requiring an account.

BUILD THIS IDEA

Copy the focused build brief for a coding agent.

COPY

ROAST

Copy the critique lens and blind spots before committing time.

COPY

LANDING PAGE

Copy a landing-page brief based on buyer, pain, and validation.

COPY

BRAND PACKAGE

Copy positioning inputs for naming, messaging, and design direction.

COPY

AD CREATIVES

Copy campaign angles for buyer-problem validation.

COPY

EXPORT DATA

Copy structured JSON for a research engine, roadmap tracker, or another agent.

COPY

FOUNDER FIT

Copy the founder-fit self-check before entering build mode.

COPY

Outreach template and interview script.

Built from this report's buyer, pain language, and channels. Personalize one detail per message — these are starting points, not spam ammunition.

Cold outreach message

QUESTION ABOUT DOLLAR WORKFLOW

HOW ARE YOU HANDLING INVESTORS INTUITIVELY KNOW FEES HURT, BUT PERCENTAGES LIKE...

15 MINUTES ON A PERSONAL FINANCE / FINTECH CONSUMER TOOLS – SPECIFICALLY FEE-TRANSPARENCY AND PORTFOLIO-COST CALCULATORS FOR SELF-DIRECTED AND ADVISORY-SKEPTICAL RETAIL INVESTORS IN THE US. WORKFLOW?

Hi {{firstName}},

I'm researching how the fee-conscious diy or 'second-guessing' retail investor (often 35-60, bogleheads/r/personalfinance type) who holds index funds or a 1% aum advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor. handle this today: Investors intuitively know fees hurt, but percentages like '1% AUM' or '0.75% expense ratio' feel trivial and hide a six-figure compounding...

I'm not selling anything yet – I'm testing whether "Dollar cost calculator for investors questioning fees" is worth building, and I'd rather learn from people living the workflow than guess.

Would you trade 15 minutes for first access (and a say in what gets built) if it goes ahead?

{{yourName}}

COPY MESSAGE

Buyer interview script

1. Walk me through the last time this happened: Investors intuitively know fees hurt, but percentages like '1% AUM' or '0.75% expense ratio' feel trivial and hide a si... What did you actually do?
2. What does that workaround cost you — in hours, money, or risk — in a normal month?
3. What have you already tried or bought to fix it, and why didn't it stick?
4. If "A single-page web calculator: user enters balance, monthly contribution, time horizon, expected ret..." existed, what would have to be true for you to switch in the first week?
5. Who else feels this worse than you do — and would you introduce me?

WHERE TO SEND IT

- Community pain posts — Problem teardown, interview ask, and short demo clip
- Direct outreach — Concierge pilot offer with a manually prepared sample
- Searchable comparison content — Before-and-after page or alternatives memo for the exact workflow
- Reddit / forums — Post a problem teardown for Personal finance / fintech consumer tools — specifically fee-transparency and portfolio-cost calculators for self-directed and advisory-skeptical retail investors in the US. and ask how people solve it today.
- Launch communities — Ship a narrow demo and watch which promise gets clicks.

Build and review prompts.

Build prompt

Build a narrow MVP for "Dollar cost calculator for investors questioning fees" for The fee-conscious DIY or 'second-guessing' retail investor (often 35-60, Bogleheads/r/personalfinance type) who holds index funds or a 1% AUM advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor.. Preserve the evidence, build only the first-win workflow, include source links, and treat Ship a single-page calculator with a strong 'see what your 1% advisor really costs you' hook, drive cold traffic from r/personalfinance, r/Bogleheads and fee-related search terms, and measure whether visitors complete the calculation and click through on a 'compare a low-cost option' CTA at a rate worth a referral payout. as the first acceptance gate.

Review prompt

Review the "Dollar cost calculator for investors questioning fees" MVP for over-breadth, unsupported claims, weak buyer proof, privacy risk, and missing validation instrumentation. Do not approve expansion until the kill criteria and success metrics are measurable.

regulator / finra.org

Fund Analyzer Overview

FINRA's official overview of its free Fund Analyzer, which models how a fund's fees, expenses, discounts, contributions and withdrawals impact value over time across 18,000+ funds, ETFs and ETNs — strong proof both of demand and of clunky incumbent tooling.

regulator / investor.gov

Mutual Fund and ETF Fees and Expenses — Investor Bulletin

SEC Investor.gov bulletin (updated July 2025) explaining expense ratios, 12b-1 fees and sales loads, and stating plainly that fees reduce returns and force higher-cost funds to outperform just to break even — the authoritative pain framing.

regulator / dol.gov

Fact Sheet: Retirement Security Rule (DOL fiduciary rule)

U.S. Department of Labor fact sheet for the 2024 Retirement Security ('fiduciary') Rule, which was later vacated in 2026 — establishing the regulatory whiplash that pushes fee-scrutiny responsibility back onto individual investors and frames the 'why now'.

How Much Does a Financial Advisor Cost in 2026?

NerdWallet's 2026 guide documenting that AUM advisory fees still cluster around 1% per year (roughly 0.5%-1.5%), quantifying the baseline cost the calculator is designed to make visceral for investors questioning whether an advisor is worth it.

If this exact wedge isn't yours, these are adjacent.

Derived deterministically from this report's buyers, vertical language, and business model.

Same problem, different buyer: Budget owner who feels the operational cost of the broken workflow.

The workflow pain in this report is not exclusive to the fee-conscious diy or 'second-guessing' retail investor (often 35-60, bogleheads/r/personalfinance type) who holds index funds or a 1% aum advisor and wants to see the lifetime dollar drag of expense ratios and advisory fees before switching providers or firing their advisor.. Budget owner who feels the operational cost of the broken workflow. faces the same friction with their own budget and urgency.

First test: Re-run day 3 of the sprint (15 outreach messages) against this buyer only, and compare reply rates before changing anything else.

Same workflow, adjacent vertical: Retail, E-commerce & Local Services

This report's language already overlaps Retail, E-commerce & Local Services (shops). The same first-win workflow usually transfers with new vocabulary and one changed integration.

First test: Rewrite the one-line promise for a Retail & Local buyer and test it in that vertical's channels before building anything new.

Open that vertical's brief

Same wedge, alternate model: a self-serve subscription tool

This report monetizes via "Free calculator as a top-of-funnel SEO magnet, monetized via (1) a 'find a flat-fee / fiduciary advisor' or low-cost-broker lead-gen referral, (2) a premium tier that ingests a real holdings CSV / brokerage export to audit an actual portfolio's blended fee, and (3) white-label licensing to fee-only RIAs and financial-coaching sites who use it as a prospecting asset.". Once the manual service runs the same playbook three times, the repeatable part becomes the recurring product.

First test: Offer both versions on day 6 of the sprint and let the first pre-commitment choose the model.

— IN THIS VERTICAL

Finance & Accounting

Ranked 3 of 3 by validation score among published Finance & Accounting reports.

VALIDATE · 68/100

Client asset intake portal for accountants

Accounting operations

OPEN REPORT

VALIDATE · 66/100

Loan covenant calendar for bootstrapped companies

Finance operations

OPEN REPORT

SHARED TAGS

Mobile app that tracks badminton matches, rankings, and highlights

Grammarly for lawsuits

Estate and inheritance facilitator marketplace

— FULL NARRATIVE