

**Same
Index**
(e.g. S&P
500)

- ## 5 Dividend Treatment



Some distribute dividends, others reinvest it automatically

Check currency exposure and whether it aligns with your view on currency risk

Do not compare ETFs on TER alone

- ✓ Slightly higher TER
- ✓ But better tracking or tighter spreads

Spread



type

Choose accumulating to reinvest automatically, or distributing if you want cash payouts

compare cost, tracking, liquidity, tax, and dividend style side by side

One ETF per exposure is often enough

- If two ETFs give the same exposure, keep the one with lower cost, tighter tracking, and better liquidity

A regional equity ETF only if you want extra regional exposure

