

COMPREHENSIVE FEE SCHEDULE

As Advisors and Planners our focus is private wealth management and fee-based financial planning services. We are committed to providing an appropriate level of service to all of our clients. In order to accomplish this, we strive to communicate our value not only through working diligently to help you realize your financial goals and visions, but also through administering fees consistently that are transparent and fair.

Below, we outline the fee schedule for the services we provide. We welcome any questions, at any time, that you may have in regards to these prices and services.

Wealth Management

Our highly experienced team will direct and supervise the investment management of your assets. This is accomplished by maintaining an appropriate portfolio asset allocation year after year in light of your changing needs and market conditions. Quarterly, systematic fee compensation will be charged for this personalized service as per the fee schedule that follows.

Assets Under Management	Annual Fee
\$250,000 - \$500,000	1.25%
\$500,001 - \$750,000	1.15%
\$750,001 - \$1,500,000	1.00%
\$1,500,001 - \$2,500,000	.80%
\$2,500,001 +	.70%

*Additional fees may apply based on the advisory platform.

Optional Commission-based Investments and Insurance

A commission will be charged when administering the following services:

- Mutual funds
- Annuities (for tax-deferred growth potential)
- Life insurance, disability insurance, and long-term care coverage

Financial Planning

Depending on your needs, our financial planner will develop, present and where appropriate, implement a financial plan to help you achieve your goals. The following items are often, though not always, included:

- Identify life goals and values
- Net worth and cash flow analysis
- Tax reduction strategy
- College funding
- Retirement planning
- Investment portfolio design
- Estate and charitable gift planning
- Multi-generational issues
- Insurance needs analysis
- Real estate and debt management

Plan Type	Minimum Plan Fee
Comprehensive	\$7,500
Situational	\$5,000
Retirement Distribution	\$2,000
Goal-Based Investment Focus	\$2,500
Financial Life Review	\$3,500
Asset Allocation Focus	\$2,000

Depending on the complexity of your situation, your plan may cost more than the stated minimum. 100% of the plan fee is due at the commencement of the planning process.

Subsequent Planning Updates

Frequency of planning updates is based upon your situation and the complexity of the issues to be addressed.

Plan Update Type	Minimum Update Fee
Comprehensive Progress Update	\$4,900
Situational Progress Update	\$3,500
Retirement Distribution Update	\$1,200
Goal-Based Investment Update	\$1,000
Financial Life Review Update	As quoted
Asset Allocation Focus Update	As quoted

Depending on the complexity of your situation, your plan update may cost more than the stated minimum. 100% of the plan fee is due at the commencement of the planning process.

A La Carte Planning Offerings

We have a variety of a la carte planning offerings available. These services are priced based on time and complexity of your situation.