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.

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

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.

Plan Type	Minimum Plan Fee
Comprehensive	$8,000
Situational	$5,500
Retirement Distribution	$3,000
Goal-Based Investment Focus	$2,500
Financial Life Review	$4,000
Asset Allocation Focus	$2,500
Updates	As quoted / hourly rate

If you engage in a plan update, you will receive a proposal detailing what your update will contain as well as the estimated cost. We will request a retainer prior to starting the update and invoice the balance at regular intervals, depending upon the complexity of your update.

A La Carte Fee for Service Offerings

We have a variety of services available for a fee. These services are priced based on either an hourly rate or the complexity of your situation. Fees are either upfront or invoiced monthly, depending on the requested service.

Service Offering	Minimum Fee or Billing
Asset Onboarding – no plan	$900
Business Succession	As quoted
Social Security Optimization	Quoted hourly rate
Insurance Review	Quoted hourly rate
Estate Planning Collaboration	Quoted hourly rate
Estate Closure Assistance	Quoted hourly rate
Collaboration with your Professionals: - Estate Planning Attorneys - CPAs or other tax professional - Corporate Attorneys - Others	Quoted hourly rate

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