

### **Investment Advisory Fee Schedule (Annual/Billed Monthly)**

\$100,000 to \$250,000 @ 0.90%

\$250,001 to \$500,000 @ 0.80%

\$500,000 to \$750,000 @ 0.75%

\$750,000 to \$2,000,000 @ 0.60%

\$2,000,000 to \$3,000,000 @ 0.50%

\$3,000,000 & higher @ 0.40%

All fees include comprehensive financial planning and asset management. Internal management fees for additional investment products (mutual funds, ETFs) are, on average, 0.35%. While we implement both passive (index) and active strategies, we recognize that both management styles play a significant role at different times in a portfolio. Passive (index) internal management fees range from 0.05% to 0.25%, and active internal management fees range from 0.20% to 0.60%.

All fees are prorated as funds come into and are withdrawn from the portfolio. All fees are billed monthly (in advance) based on the amount of the investment portfolio as of the 1<sup>st</sup> of each month.

#### **Fee billing example:**

\$100,000 comes into the portfolio on February 15th. The client will only pay the fee on the remaining 15 days left in the month ( $\$100,000 \times 0.0090\% = \$900$  annually) ( $\$900.00$  annually/365 days =  $\$2.47$  per day  $\times 15$  days =  $\$37.00$  which would be the amount billed and the prorated fee for 15 days.