

## Our Fees

**Plain and Simple.** We charge you a fee for our advice and receive no compensation from any other source. Nothing is hidden—we are totally transparent in our costs. While we’re open to meeting with prospective clients who may have an interest in our services, we feel that we can provide the greatest benefit to those who have over \$500,000 in investible assets or have complex financial situations.

### Planning Fees

Financial Planning fees are fixed fees that typically range from \$2,000 to \$10,000 for most clients and depend on the complexity, scope of the work, and advice for the first year. The fee is determined after an initial, complimentary meeting where we will work together to review your goals and financial concerns. We’ll provide you with a Financial Planning contract that requires a 25% initial payment with subsequent 25% payments due each quarter or balance due upon completion of the plan (whichever comes first.)

Since a successful financial plan needs implementation, which often requires some behavioral change on your part (including taking time to acquire new habits), our financial planning contract duration is typically for 2 years, and subsequent year’s planning fees are determined when the plan is completed and progress coaching and monitoring begins. There is no obligation to continue our planning relationship; however, over 95% of our Financial Planning clients retain us to help execute their plan through ongoing Investment Management advice.

### Investment Management Fees

Investment management fees are based on the total amount managed or advised on in all accounts for the client. Our minimum annual fee is \$5,000. This fee includes both ongoing investment management and financial planning. Our fee structure is:

Less than \$500,000	Minimum \$5,000
Value from \$500,001 to \$2,000,000	1 % annual or 0.25% per quarter
Value from \$2,000,001 to \$5,000,000	0.7% annual or 0.175% per quarter
Value from \$5,000,001 to \$10,000,000	0.4% annual or 0.1% per quarter
Value above \$10,000,001	0.25% annual or 0.0625% per quarter

Fees are invoiced and debited on a calendar quarter basis and billed in advance of the quarter. Fees are deducted directly from your investment account(s).