FINANCIAL PLANNING FEES

First, you start the **Beginning the Journey Program.** Once this is complete, you start the **Continuing the Journey Subscription Program.**

Beginning the Journey Program

We create a financial plan for you that gives you a map and guide for your financial journey.

Price: One-time initial fee of $250

What this includes: 2 Financial Planning Sessions

- Session #1: Discovery Meeting
  - In this 1-hour meeting, will gather your financial information and discuss your current financial life, your goals, and your money mindset!
- Session #2: Presenting The Journey Meeting
  - In this 1-hour meeting, we will present your plan, review various scenarios, and paint your financial picture.

Continuing the Journey

After you have completed the Beginning The Journey program, it is time to start your **financial planning subscription*.**

Price: 1% of either your net worth or your annual income

This is explained further on the next page

What this includes:

- Quarterly follow-up meetings (every three months)
  - We will go over plan updates and action steps
  - You will have ongoing support from our financial advisory team where you can call or email with any questions you have

* This will be a **12 month contract.**
You can choose to renew on each contract anniversary.

Subscription fees explained...

We assess your 1% fee based on net worth or annual income

- If your net worth is **$100,000 or greater**, we base your fee on 1% of your **net worth** (excluding the value of your home and vehicles).

- If your net worth is **less than $100,000**,we base your fee on 1% of your **annual income.**
  - Your 1% annual fee is billed on a monthly basis (read the last page of this document for an example fee package).

ONE-HOUR FINANCIAL PLANNING FEES

One-Hour Financial Planning Meeting

Would you like to set up a one-hour financial coaching meeting to talk about a specific question instead of signing up for the Beginning The Journey Program? **This is definitely an option!**

Price: $100 per call

- **What this includes:**
  - You can set up one-hour phone call with us to ask a couple specific questions about your financial life.
  - You can set up calls with us on an as-needed basis.
  - These phone calls will help keep you on the right financial path

INVESTMENT MANAGEMENT FEES

Depending on your goals, risk tolerance, and investment amount, we utilize the guidance from LPL Research to select models that fit your goals.

Accounts under $100,000
1.35% advisory fee

Accounts between $100,000 and $749,999
1.25% advisory fee

Accounts between $750,000 and $4,999,999
1.20% advisory fee

Accounts $5,000,000 and greater
1.15% advisory fee

Fees may vary based on complexity

Investment management fees are billed quarterly

Examples of fee packages

Example #1:

Suppose your net worth is $500,000 and you want to open up an investment account with $50,000

- Your financial planning subscription fee: 1% of net worth
  - **Annual fee:** $5,000
  - **Your monthly bill:** $416.67
- Your investment management fee: 1.35% of invested assets
  - **Annual fee:** $675
  - **Your quarterly bill:** $168.75
  - **What would your monthly rate be?** (for budgeting purposes): $56.25

Example #2:

Suppose your net worth is -$5,000 due to student loans, your annual income is $75,000, and you want to open up an investment account with $20,000

- Your financial planning fee: 1% of your annual income
  - **Annual fee:** $750
  - **Your monthly bill:** $62.50
- Your investment management fee: 1.35% of invested assets
  - **Annual fee:** $270
  - **Your quarterly bill:** $67.50
  - **What would your monthly rate be?** (for budgeting purposes): $22.50