



Table of Fees for Services

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”), as these sections of the Brochure contain important details about [insert firm name] advisory services and fees. Fees are not negotiable except where indicated below. The fees below will only apply to you when you request the services listed and may not apply to all clients.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management Fee (Standard Fee Schedule – Non-Cash Management Accounts)	Up to first \$1,000,000 in AUMs : 1.00% Next \$4,000,000 : 0.80% Next \$5,000,000 : 0.60% Above \$10,000,000: Negotiable	Quarterly in arrears.	Portfolio management for individuals, charitable organizations and small businesses; and Financial planning services.
Assets Under Management Fee (Cash Management Accounts)	Up to first \$10,000,000 in AUMs : 0.30% Above \$10,000,000: Negotiable	Quarterly in arrears.	Management of cash and cash equivalent assets (such as Certificates of Deposit, i.e. CDs) only. For individuals, charitable organizations and small businesses.
Hourly Fee	\$200/hr	Upon completion of work.	Applies only for piecemeal Financial planning services where no portfolio management is being conducted.
Subscription Fee	\$0	n/a	
Fixed Fee	\$0	n/a	
Commissions to the Adviser	\$0	n/a	
Performance-based Fee	\$0	n/a	
Other	\$0	n/a	
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager		\$0 n/a	
Robo-Adviser Fee		\$0 n/a	
Talk with your Adviser about fees and costs applicable to you.			

Additional fees and costs to discuss with your Adviser

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	Yes	Your custodian (Interactive Brokers, Pershing LLC).
Commissions	Yes	Your custodian (Interactive Brokers, Pershing LLC).
Custodian Fees	Yes	Your custodian (Interactive Brokers, Pershing LLC).
Mark-ups	Yes	Your custodian (Interactive Brokers, Pershing LLC).
Mutual Fund/ETF Fees and expenses	Yes	ETF / Mutual Fund provider.

Effective March 2024