

2023 Financial Planning and Hourly Consulting Fees

Annual Financial Planning Fees	Hourly and Comprehensive Planning Fees
<p>\$500/monthly fee for financial planning services. This includes the initiation, maintenance, and support for clients' personal financial portal.</p> <p>This fee is waived once assets under management reach \$600,000.</p>	<p>\$400/hour</p> <p>Pre-retirement plans: \$4,000 minimum fee. Fees can exceed the minimum depending on complexity of analysis, and number of client meetings and communications.</p>

EXAMPLES OF FINANCIAL PLANNING AND HOURLY CONSULTING SERVICES AVAILABLE	
Initiation, maintenance and upkeep of client's personal, secure, eMoney website	Small business services: retirement plans, benefits, financial wellness, insurance, commercial insurance
Determine client's financial status, including balance sheet, net worth, and cash flow statement	Insurance services: life insurance, disability insurance, long-term care insurance
Education and other major goal planning, analysis, and funding guidance	Property and casualty insurance services: personal, home, auto, umbrella liability
Education and guidance about investment tax issues	Develop/analysis concerning asset allocation
Provide guidance on beneficiary designations	Risk and reward, risk tolerance analysis
Cash flow management, budgeting, and emergency fund planning	Guidance on ownership titles and account titling
Social Security and Medicare healthcare cost management	General estate tax education and guidance

2023 Advisory Fees

Account Size	Annual Fee	Additional Charges May Apply
\$5,000 - \$499,999	1.50%	LPL charges a platform fee based on account size (0.13% - 0.35%); additionally, access to certain money managers may require an additional strategist fee, ranging typically from 0.15% - 0.50%.
\$500,000 - \$999,999	1.25%	
\$1,000,000 - \$4,999,999	1.00%	
\$5,000,000 - \$9,999,999	0.90%	
\$10,000,000 and above	0.50%	

We are compensated for our work on a fee basis with a management fee charged quarterly from the account(s) being managed. The fee is based on a percentage of the portfolio value. In addition, there may be some ancillary fees charged by LPL Financial for custody, transfers, and transaction costs. For more info, refer to: <https://www.lpl.com/disclosures/fee-schedules.html>

2023 Transactional Investments & Insurance

Investments:	Insurance:
In certain circumstances, clients may need to supplement their financial plan through the use of transactional investment products. This may be the case whenever there is no fee-based platform to manage the assets, and may include annuity products, as well as 529 plans, and accounts below \$5,000.	Compensation from insurance companies will be based on their standard commission rates which are regulated depending on the state of the sale.