

Client Fee Schedule with Insurance or Family – Internal Advisors

Percentage Only

| Asset Size              | Percentage |
|-------------------------|------------|
| < \$500,000             | 1.1%       |
| \$500,000-\$750,000     | 1.0%       |
| \$750,000-\$1,000,000   | .9%        |
| \$1,000,000-\$2,000,000 | .8%        |
| \$2,000,000-\$3,000,000 | .7%        |
| \$3,000,000+            | .5%        |

Flat Fee Only

| Asset Size   | Annual Advisor Fee |
|--|--------------------|
| >\$1,000,000   | \$450 a month      |
| \$1,000,000-\$5,000,000                              | \$1500 a month     |
| \$5,000,000-\$10,000,000                             | \$2400 a month     |
| \$10,000,000-\$20,000,000                            | \$4100 a month     |
| \$20,000,000-\$30,000,000                            | \$9000 a month     |
| \$30,000,000- \$40,000,000                           | \$13,000 a month   |
| \$40,000,000-\$50,000,000 (Over \$50m Discretionary) | \$17,000 a month   |
|  |                    |

Fee & Percentage

| Asset Size              | Percentage | Monthly Advisor Fee |
|-------------------------|------------|---------------------|
| < \$500,000             | .95%       | \$250.00            |
| \$500,000-\$750,000     | .85%       | \$250.00            |
| \$750,000-\$1,000,000   | .75%       | \$250.00            |
| \$1,000,000-\$2,000,000 | .70%       | \$250.00            |
| \$2,000,000-\$3,000,000 | .65%       | \$250.00            |
| \$3,000,000+            | .5%        | 0                   |

Elements or Robo- Investment only

| Elements                                    | Annual Cost – Broken Down Monthly    |
|---|--------------------------------------|
| Elements Only                               | \$600 or \$50 per month              |
| Elements with investment account            | \$85 per month with Robo Advisor .50 |
| Elements with Planning Annually and Support | \$85 per month with Robo Advisor .85 |

Financial Planning Only

| Financial Planning                  | One Time Cost |
|-------------------------------------|---------------|
| Starter                             | \$Free        |
| Intermediate                        | \$750         |
| Advanced                            | \$1250        |
| Full White Glove Comprehensive Plan | \$3500        |