

Fee Structure

<u>Assets Under Management</u>	<u>Annual Fee</u>
\$0 - \$1,000,000	1.00%
\$1,000,001 - \$2,000,000	0.80%
\$2,000,001 - \$3,000,000	0.60%
\$3,000,001 - \$4,000,000	0.40%
\$4,000,001 - \$10,000,000	0.30%
\$10,000,001 and greater	0.20%

* For portfolios consisting entirely of fixed income fees are negotiable

Employee benefit plan services

The annual fee for employee benefit retirement plan services will be charged as a percentage of assets within the plan. Typically, the annual fee will 75% of the above quoted fees.

Financial Planning Only Services

Financial planning fees will be charged as a fixed fee, typically ranging from \$500 to \$2,500, depending on the nature and complexity of each client's circumstances.