



How We Charge

The firm charges for its services based on the amount of investments under direct supervision. Unless otherwise specified, annual retainer fees are charged according to the following schedule:

Up to \$1,000,000	1.00%
Next \$1,000,000 (Up to \$2,000,000)	0.75%
Next \$3,000,000 (Up to \$5,000,000)	0.50%
Amounts above \$5,000,000	0.25%

The fee is assessed on this schedule per account and is deducted on a quarterly basis in advance. Approximately $\frac{1}{4}$ of the annual fee is due each quarter. The quarterly fee for the upcoming quarter is based on the value of the account on the last business day of the calendar quarter. Most clients prefer to have this fee deducted from their investment accounts. Charging for our services in this way aligns the interests of the firm with our clients. Our fees grow when your account grows.

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your account grows.”***

In addition, we have a vested interest in keeping trading costs at a minimum. Some charges may be incurred at the brokerage house. The firm does not receive any compensation from the broker and strives to keep all ancillary charges as low as possible.

This agreement may be terminated by either party at any time without the payment of any penalty, by written notice of termination received by the Firm. Retainer fees are prorated through termination date, and the remainder is refunded.

In some cases, we may offer our services on an hourly basis. The rate for these services is \$250 per hour and is billed when services are rendered.