

Our Fee Schedule

We are compensated through advisory fees that are calculated based on the assets we manage for our clients. This fee covers ongoing planning, guidance, investment management, and transactional fees.

ASSETS MANAGED	ANNUAL FEE
First \$750,000	1.25%
\$750,001 - \$2,000,000	1.00%
\$2,000,001 - \$5,000,000	0.75%
\$5,000,001 or more	0.65%

The financial services industry has become increasingly complex, with a multitude of investment fees that can be difficult to understand. Common investment expenses that people may pay include management fees, expense ratios, trading commissions, custodian fees, advisory fees, front-end or back-end sales charges, mutual fund manager fees, 12b-1 fees, 401k administration fees, trading fees, and third-party administrator fees.

To simplify things for our clients, we charge a transparent and straightforward fee that covers all expenses.

Advisory fees are calculated quarterly in advance, based off of the previous quarter-end value.

Some of our portfolios have an additional expense ratio that typically ranges from .02%-.15%. We will fully disclose this if it applies to you.

See Terms & Conditions of our Advisory Agreement for more details.

The financial services industry can be complex, making it challenging for many people to fully understand the layers of expenses associated with their investment and retirement accounts. Even some financial professionals may not be fully aware of all the fees and expenses associated with their clients' accounts.

To put it into perspective, a 2019 study by the Center for American Progress found that the average total fee for 401(k) plans was 0.93% of assets under management, including administrative and investment fees, as well as other expenses. Fees can vary widely depending on the specific plan, with some plans charging as little as 0.25% and others charging more than 2%.

Many DIY investors have discovered during our initial review that they can actually lower their overall investment expenses by having us manage everything for them. This is because they were unaware of the layered costs inside of their retirement plans and mutual fund portfolios.

According to a 2020 report by Broadridge Financial Solutions, the average portfolio expenses inside advisor-managed portfolios were 0.72%. The average advisory fee charged by advisors was 1.02%, resulting in an overall average of 1.74%.

This puts our max AUM fee of 1.25% well below the 1.74% average.

Our Fee Schedule Rationale

The total expenses our clients pay is below the industry average and we aim to keep it that way. We've built an efficient firm through strategic partnerships and technology, which allows us to operate with less overhead than the average advisor. Instead of increasing our own revenue with these savings, we pass them on to our clients because reducing costs increases the likelihood of our clients achieving their financial goals.

The fee we charge ensures that the needs of our team members and their families are met. After that, witnessing our clients achieve their goals is more fulfilling than making more money.