R.A.I Financial Services, Inc.

**Table of Fees for Services**

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”), as these sections of the Brochure contain important details about R.A.I. Financial Services, Inc. advisory services and fees. Fees may be negotiable. The fees below will only apply to you when you request the services listed.

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| **Fees Charged by** **Investment Adviser** | **Fee Amount** | **Frequency Fee is Charged** | **Services** |
| Assets Under Management Fee | $0 - $500,000 – 1.25% $500,000 - $1,000,000 – 1.0% $1 million - $10 million - .9% Over $10 million Negotiable | Quarterly in arrears | Portfolio management for individuals and small businesses as well as Financial planning services |
| Hourly Fee | $75 | Hourly | Advice, Planning |
| Maintenance Fee | $50 | Semi- Annually |  |
| Fixed Fee | $100 | Quarterly in arrears | 529 Plan |
| Commissions to the Adviser | None |  |  |
| Performance-based Fee | None |  |  |
| Financial Plan | $2,500 and up | One Time | Financial Plan |
| **Fees Charged by Third Parties**  | **Fee Amount**  | **Frequency Fee is Charged**  | **Services**  |
| Third Party Money Manager  | None |  |  |
| Robo-Adviser Fee  | None |  |  |
| **Talk with your Adviser about fees and costs applicable to you** |

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| **Additional fees and costs to discuss with your Adviser** |
| **Additional Fees/Cost** | **Yes/No** | **Paid To** |
| Brokerage Fees  | Yes | Custodian |
| Commissions  | Yes | Custodian |
| Custodian Fees  | Yes | Custodian |
| Mark-ups | No |  |
| Mutual Fund/ETF Fees & Expenses | Yes | Custodian |

*Effective 12/18/2019*