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Financial Planning, Investments and Insurance

Fee Schedule

As fee-based financial advisors, we are compensated from fees paid by our clients and usually do not accept commissions or compensation from other sources. This fee-based method of compensation provides us with the independence to select the best solutions for our clients.

Investment Management – Annual Fee

The annual fee for investment management is based on the assets we manage and the amount of personal service provided. The fee includes both ongoing investment management and financial planning. The **Basic Service Model** includes the selection and ongoing management of investments, preparation of a financial plan, annual meetings to review investments and financial plans, reporting of investment holdings and performance, year-end tax reporting for taxable (non-qualified) investment accounts and ongoing education on a variety of investment and financial topics. The **Premium Service Model** includes all of the basic services and additionally quarterly in person portfolio reviews, monthly performance reporting and monthly telephone updates. The **Referral Service Model** includes all of the services in the Basic Service Model but refers the ongoing management of investments to a third party manager. As needed, we also provide coordination between tax preparers, estate planning attorneys and insurance providers.

Our fee structure is as follows:

Portfolio in US Dollars	Premium Service Model	Basic Service Model	Referral Service Model	First Heartland Consultants, Inc. Program Fee
\$0 – \$1,000,000	1.05%	0.95%	0.90%	.17%
\$1,000,001 – \$3,000,000	0.85%	0.75%	0.70%	.17%
\$3,000,001 – \$5,000,000	0.65%	0.55%	0.50%	.17%
\$5,000,001 – \$10,000,000	0.45%	0.35%	0.30%	.17%
over \$10,000,000	negotiable	negotiable	negotiable	.17%

The total client fee includes the selected Service Model Fee plus the First Heartland Consultants, Inc. Program Fee and any third party manager program fees.

Our annual fee is calculated at the beginning of each quarter by applying the fee schedule to the prior quarter's ending values for the managed assets. The fee is billed quarterly. Most of our clients prefer to have their fee deducted directly from their investment accounts. Additional fees may apply to clients needing services beyond those described here; however, these additional fees are not common and are always approved by the client in advance.

Hourly & Flat Fees

Some clients prefer to pay an hourly or flat fee. Hourly fees begin at \$200 per hour and flat fees are negotiated based on the services provided.

Initial Consultation

We offer a complimentary one hour informational meeting about our firm, our services, and our investment philosophy and to learn more about you and your financial needs. In looking for a financial advisor, we recommend potential clients consider the following issues:

- What is the philosophy of the advisor with regard to investments and the financial planning process?
- What are the credentials and experience of the advisor and their team members?
- What does a typical financial plan and investment portfolio look like?



John Barrios is registered to offer securities through **First Heartland Capital, Inc.** Member FINRA & SIPC, and offer advisory services through First Heartland Consultants, Inc. Barrios Financial Services is not affiliated with First Heartland Capital, Inc.