Wealth Management Services

Asset Management & Financial Planning Packages

Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC

*Financial plan fee may be waived by assets under management.

Plan - Choose 1	Basic	Deluxe
Account Value	$350,000 - $999,9999	$1MM +
Annual Advisory Fee - AUM (Assets Under Management)	**1.50%**	**1.00%**
Financial Plan Only Fee - 1 Time or Monthly - No AUM	$4500 / $299 Mo*	$7500 / $499 Mo*
Miscellaneous Account and Service Fees Schedule (See Attached)	All Applicable Fees	All Applicable Fees
Annual Contacts from Advisor (see under plan)	2	4
Services Included	***Premier***	***Platinum***
Complementary Notary Services	✓	✓
Goal Review	✓	✓
Cash Analysis	✓	✓
Portfolio Review	✓	✓
Risk Tolerance	✓	✓
Investment Research	✓	✓
Investment Selection / Portfolio Construction	✓	✓
Asset Allocation / Rebalancing	✓	✓
Gain / Loss Harvesting (if applicable)	✓	✓
Net Worth Statement	✓	✓
Retirement Check Up / Basic Plan	✓	✓
Behavioral Financial Coaching	✓	✓
Monthly Newsletter	✓	✓
Online Access	✓	✓
Digital Lifestyle Magazine Subscription (if you currently have an email address)	✓	✓
Multiple Goal Analysis - Including Detailed Cash Flow Analysis	✓	✓
Charitable Giving Strategies	✓	✓
Basic Estate Planning	✓	✓
Protection/Insurance Review	✓	✓
Tax Planning	✓	✓
Written Retirement Income Plan	X	✓
Written Market Downturn Plan	X	✓
Securities Based Lending	X	✓
Comprehensive Financial Plan	X	✓
Collaboration with 3rd Party Professionals (CPA, Attorney, etc...)	X	✓
Wealth Transfer Strategies & Advanced Estate Planning	X	✓
Online Financial Portal	X	✓
Complimentary Hard Copy Lifestyle Magazine Subscription	X	✓
Business Planning (Including Business Retirement Plans & Business Valuation)	X	✓
Technology & Online Account Set Up / With Ongoing Support	X	✓
Vendor Affinity Partnerships	X	✓

Wealth Management Services

The Value a Financial Professional Adds

Behavioral coaching	+	2.02%
Tax-smart planning and investing	+	1.20%
Customized client experience and planning	+	0.82%
Product alignment	+	0.62%
Active rebalancing of investment portfolios	+	0.17%

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4.83%

More returns per year

Source: Russell Investments, 2022

Miscellaneous Account and Service Fees Schedule

Brokerage

The listed fees below do not include commissions, markups, commission equivalents or advisory fees. These fees apply to brokerage accounts held at LPL. Some of these fees may not apply to all brokerage account types. Some of these fees may be waived under certain conditions.[1]

ACCOUNT OR SERVICE	FEE	FREQUENCY
ACCOUNT MAINTENANCE		
Annual Custody for Inactive Accounts (excludes retirement accounts)	$30	Per year
Confirm Processing	$5	Per transaction
Corporate Actions — Mandatory (if securities are in physical form)	$15	Per security
Corporate Actions — Voluntary or Mandatory with Options (if election is made)	$25	Per security
Express Mail/Overnight Delivery	$15	Per shipment unless otherwise noted
Extension for Money or Securities Received Past Settlement	$15	Per event
Interest Charged for Money or Securities Received Past Settlement	Cash Due Interest Rate	Begins accruing 3 days after trade settlement
Legal Transfer — *for processing of certificate requiring legal documentation (e.g., power of attorney, court appointment, death certificate, corporate resolution, etc.)*	$20	Per security
Outgoing Account Transfer — *for processing full account transfer of all assets and positions to another financial institution*	$125	Per account
Outgoing Account Transfer Check — *for processing outgoing account transfer of physical checks*	$15	Per check over $1,000
Return/Rejected Item/Non-Sufficient Funds (NSF)	$20	Per item
Retirement Account Fees:		
Annual IRA Maintenance — *for custodial and tax reporting services provided to maintain an individual retirement account (IRA)*	$40	Per year/per account
Annual QRP and 403(b)(7) Maintenance — *for custodial and tax reporting services provided to maintain qualified retirement plan (QRP) or 403(b)(7) account*	$50	Per year/per account
IRA/QRP and 403(b)(7) Termination	$125	Per account
QRP and 403(b)(7) Loan Processing	$50	Per loan
Roth IRA Conversion	$25	Per conversion
990-T Filing	$100	Per 900-T
1099-R for Omnibus/Pooled QRPs	$50	Per 1099-R
CASH MANAGEMENT SERVICES		
Stop Payment	$10	Per check
Wired Funds	$25	Per wire
INVESTMENT SPECIFIC		
Alternative Investment (AI) Products:		
AI Product Processing	$50	Per transaction
AI Administration	$35	Per year/per position ($100 max)
AI Unrelated Business Taxable Income (UBTI) Filing — *for preparation and filing of tax forms for UBTI, if applicable*	$100	Per required filing
Foreign Securities:		
Foreign Transaction Tax[1]	0.3%	Per purchase transaction
Transaction (not applicable to American Depository Receipts)	$40	Per transaction or transfer
Transfer and Ship	$250	Per transfer
Mutual Funds:		
Load Fund Redemption	$15	Per transaction
No Load Fund Purchase and Redemption	$40	Per transaction
No Load Fund Exchange	$80	Per transaction
Systematic Trade[2] (Purchase/Sell/Exchange)	$0	Per transaction
Physical Certificates / Transfer and Ship — *for issuance of physical certificate upon request (rate depends on transfer agent)*	$0 - $25	Per certificate
Precious Metals:		
Custody	1.5% of Market Value ($50 minimum)	Per year, prorated quarterly
Physical Delivery of Product	Variable	Per shipment
Product Processing	$50	Per transaction
Restricted Securities — Legend Removal	$50	Per legal transfer
Stock Option — Exercise (Cashless)	Margin Interest Rate	Per transaction
Unit Investment Trust (UIT) — Redemption	$40	Per transaction
Fixed Income	$35	Per transaction

1 A Foreign Transaction Tax is charged by LPL on foreign equity security purchases where the underlying non-U.S. securities are from French or Italian issuers. This tax is levied by the French or Italian governments, and the charge offsets the tax incurred by LPL Financial as a result of executing the transaction on your behalf.

2 Systematic trades will not be subject to any trading costs if a minimum of 4 systematic executions occur. If the execution minimum is unmet, standard trading fees will be applied retroactively. Systematic trades can only be established for existing positions.

Make Checks Payable as Follows:

Security Endorsement Instructions:

For value received, (Leave Blank) hereby sells, assigns and transfers unto (Leave Blank) shares represented by the within certificate and do hereby irrevocably constitute and appoint (LPL Financial) as Attorney to transfer the said shares on the books of the within named Corporation with full power of substitution in the premises.

Dated: (Date Signed)

Signed: (Sign Exactly as Registered on the Front, With All Signatures)

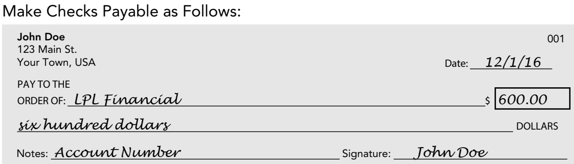
Miscellaneous Account and Service Fees Schedule - Advisory

The listed fees below do not include advisory fees. These fees apply to the following LPL Financial program accounts: Strategic Asset Management (SAM I), SAM II, Optimum Market Portfolios, Advisory and Brokerage (OMP), Model Wealth Portfolios (MWP), Personal Wealth Portfolios (PWP) and Manager Select. Some of these fees may not apply to all of these account types. Some of these fees may be waived under certain conditions.[1]

ACCOUNT OR SERVICE	FEE	FREQUENCY
ACCOUNT MAINTENANCE		
Transaction Fee/Service Charge[2]	$5	Per transaction
Corporate Actions — Mandatory (if securities are in physical form)	$15	Per security
Corporate Actions — Voluntary or Mandatory with Options (if election is made)	$25	Per security
Express Mail/Overnight Delivery	$15	Per shipment unless otherwise noted
Extension for Money or Securities Received Past Settlement	$15	Per event
Interest Charged for Money or Securities Received Past Settlement	Cash Due Interest Rate	Begins accruing 3 days after trade settlement
Legal Transfer — *for processing of certificate requiring legal documentation (e.g., power of attorney, court appointment, death certificate, corporate resolution, etc.)*	$20	Per security
Outgoing Account Transfer — *for processing full account transfer of all assets and positions to another financial institution (excludes retirement accounts)*	$125	Per account
Outgoing Account Transfer Check — *for processing outgoing account transfer of physical checks*	$15	Per check over $1,000
Return/Rejected Item/Non-Sufficient Funds (NSF)	$20	Per item
Small Account Fee[3]	$10	Per quarter (for accounts below $100,000)
Retirement Account Fees:		
Annual IRA Maintenance — *for custodial and tax reporting services provided to maintain an individual retirement account (IRA)*[4]	$40	Per year/per account
Annual QRP and 403(b)(7) Maintenance — *for custodial and tax reporting services provided to maintain qualified retirement plan (QRP) or 403(b)(7) account*[4]	$50	Per year/per account
IRA/QRP and 403(b)(7) Termination	$125	Per account
QRP and 403(b)(7) Loan Processing	$50	Per loan
Roth IRA Conversion	$25	Per conversion
990-T Filing	$100	Per 900-T
1099-R for Omnibus/Pooled QRPs	$50	Per 1099-R
CASH MANAGEMENT SERVICES		
Deposit Cash Account sweep fee[5]	$1.75 (as of 7/1/2021, subject to change)	Monthly, per account
Stop Payment	$10	Per check
Wired Funds	$25	Per wire
INVESTMENT SPECIFIC		
Alternative Investment (AI) Products[3]**:**		
AI Product Processing	$50	Per transaction
AI Administration	$35	Per year/per position ($100 max)
AI Unrelated Business Taxable Income (UBTI) Filing — *for preparation and filing of tax forms for UBTI, if applicable*	$100	Per required filing
Foreign Securities:		
Foreign Transaction Tax[6]	0.3%	Per purchase transaction
Transaction (not applicable to American Depository Receipts)	$40	Per transaction or transfer
Transfer and Ship	$250	Per transfer
Physical Certificates / Transfer and Ship — *for issuance of physical certificate upon request (rate depends on transfer agent)*	$0 - $25	Per certificate
Restricted Securities — Legend Removal	$50	Per legal transfer
Stock Option — Exercise (Cashless)	Margin Interest Rate	Per transaction
Transaction Charges[7]**:**		
Equities (including Closed-end Funds)	$9	Per transaction
ETFs[8]	$9	Per transaction
Fixed Income	$50	Per transaction
Mutual Funds[9]	$0, $4.50, $26.50	Per transaction
Systematic Trade[10]	$0	Per transaction
Options	$25	Per transaction
Unit Investment Trusts	$35	Per transaction

1 See account agreements for more information. These fees generally are not based directly on the costs of the transaction or service by LPL, and may include a profit to LPL.
2 This fee applies to OMP accounts only and is waived if systematic contributions are set up for the account.
3 This fee applies to SAM I/SAM II accounts only.
4 This fee does not apply to OMP, MWP and PWP accounts.
5 This fee only applies to IRAs that participate in the DCA Program. This monthly fee is based on a fee schedule tied to current Fed Funds Target Rate as detailed in the DCA Disclosure Booklet located on LPL.com. The current fee can be found at lpl.com. It is expected that this fee will be recouped from the DCA Program Banks and will not be a fee directly applied to your account. For more information, see the DCA Disclosure booklet.
6 A Foreign Transaction Tax is charged by LPL on foreign equity security purchases where the underlying non-U.S. securities are from French or Italian issuers. This tax is levied by the French or Italian governments, and the charge offsets the tax incurred by LPL as a result of executing the transaction on your behalf.
7 These fees apply to SAM I accounts only.
8 The charge is $0 for an ETF whose sponsor participates in LPL's ETF No Transaction Fee Network.
9 The charge is $0 for a Full Participating Fund (a fund that pays a certain level of recordkeeping fees to LPL and/or is part of LPL's Mutual Fund No Transaction Fee Network), $4.50 for a Participating Fund (a fund that pays a certain level of recordkeeping fees to LPL), and $26.50 for a Non-Participating Fund (a fund that does not pay recordkeeping fees or pays below a certain level of recordkeeping fees to LPL).
10 Systematic trades will not be subject to any trading costs if a minimum of 4 executions occur. If the execution minimum is unmet, standard trading fees will be applied retroactively. Systematic trades can only be established for existing positions.

Make Checks Payable as Follows:



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For value received, (Leave Blank) hereby sells, assigns and transfers unto (Leave Blank) shares represented by the within certificate and do hereby irrevocably constitute and appoint (LPL Financial) as Attorney to transfer the said shares on the books of the within named Corporation with full power of substitution in the premises.
Dated: (Date Signed)
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LPL Financial

Member FINRA/SIPC