

FAM Fee Schedule

***Investable Assets** are investment assets over which Client has control, such as investment accounts (including cash), IRA's, employer sponsored retirement accounts, stock options, bank accounts, etc. where the Firm is providing advice. Real estate is not included as an Investable Asset. Additional fees may be charged for business or real estate analysis.

****Initial Fee** covers the first six months of service. After that six months, ongoing quarterly fees will be billed quarterly in arrears. The fee is determined and remains the same for three years. After that three-year period the fee is adjusted for another three-year period based on the client's Investable Assets and the schedule that is active and agreed upon by the client at that time. Fifty percent (50%) of the Initial Fee is due at the time the Advisory Agreement is signed, and the rest is due forty-five (45) days later.

Investable Assets Up To*	Initial Fee**	Quarterly Fee		Investable Assets Up To*	Initial Fee**	Quarterly Fee
\$ 750,000	\$ 4,400	\$ 2,200		\$ 5,500,000	\$ 15,800	\$ 7,900
\$ 1,000,000	\$ 5,000	\$ 2,500		\$ 5,750,000	\$ 16,400	\$ 8,200
\$ 1,250,000	\$ 5,600	\$ 2,800		\$ 6,000,000	\$ 17,000	\$ 8,500
\$ 1,500,000	\$ 6,200	\$ 3,100		\$ 6,250,000	\$ 17,600	\$ 8,800
\$ 1,750,000	\$ 6,800	\$ 3,400		\$ 6,500,000	\$ 18,200	\$ 9,100
\$ 2,000,000	\$ 7,400	\$ 3,700		\$ 6,750,000	\$ 18,800	\$ 9,400
\$ 2,250,000	\$ 8,000	\$ 4,000		\$ 7,000,000	\$ 19,400	\$ 9,700
\$ 2,500,000	\$ 8,600	\$ 4,300		\$ 7,250,000	\$ 20,000	\$ 10,000
\$ 2,750,000	\$ 9,200	\$ 4,600		\$ 7,500,000	\$ 20,600	\$ 10,300
\$ 3,000,000	\$ 9,800	\$ 4,900		\$ 7,750,000	\$ 21,200	\$ 10,600
\$ 3,250,000	\$ 10,400	\$ 5,200		\$ 8,000,000	\$ 21,800	\$ 10,900
\$ 3,500,000	\$ 11,000	\$ 5,500		\$ 8,250,000	\$ 22,400	\$ 11,200
\$ 3,750,000	\$ 11,600	\$ 5,800		\$ 8,500,000	\$ 23,000	\$ 11,500
\$ 4,000,000	\$ 12,200	\$ 6,100		\$ 8,750,000	\$ 23,600	\$ 11,800
\$ 4,250,000	\$ 12,800	\$ 6,400		\$ 9,000,000	\$ 24,200	\$ 12,100
\$ 4,500,000	\$ 13,400	\$ 6,700		\$ 9,250,000	\$ 24,800	\$ 12,400
\$ 4,750,000	\$ 14,000	\$ 7,000		\$ 9,500,000	\$ 25,400	\$ 12,700
\$ 5,000,000	\$ 14,600	\$ 7,300		\$ 9,750,000	\$ 26,000	\$ 13,000
\$ 5,250,000	\$ 15,200	\$ 7,600		\$ 10,000,000	\$ 26,600	\$ 13,300

Above \$10,000,000: Additional \$600 initial fee and \$300 per quarter for each additional \$250,000 of Investable Assets. Under certain circumstances fees may be negotiable.