



Your Retirement Advisor®

Services & Fee Structure

We believe there are several major retirement optimized planning strategies that must be considered and properly planned for in order to create the most efficient and sustainable retirement income possible. This planning takes time and effort. Working together with you, we make sure you take full advantage of each strategy to optimize your income potential in retirement.

Many advisors, pre-retirees and retirees don't understand the dramatic impact that lowering portfolio volatility, minimizing taxes, and maximizing Social Security can have on the sustainability of a retirement portfolio when taking withdrawals for income. Investing your retirement "nest egg" efficiently is important, but it's just one factor amongst many that should be considered when creating an efficient retirement income strategy that can potentially survive a lifetime.

At Your Retirement Advisor our core objective is to create an efficient retirement strategy, all under one roof, in the most cost-effective structure possible. Our fees are calculated based on the assets being managed and/or a flat-fee structure for the services required. We try to keep costs as affordable as possible exchange for the planning commitment we make to you.

Retirement Planning Fees Based on Assets Under Management

This annual fee includes managing the retirement optimized portfolio, integrating any additional retirement planning strategies and ongoing reviews. These fees apply to investment advisory accounts only and additional fees may apply.

Up to \$250,000	1.50%
\$250,000 - \$750,000	1.25%
\$750,000 - \$1mil	1.00%
\$1mil - \$2mil	0.90%
\$2mil - \$5mil	0.80%
\$5mil - \$10mil	0.70%
\$10mil - \$15mil	0.60%
\$15mil - \$25mil	0.50%
Above \$25mil	Negotiable

Investment Advisor Fees

NOTE: With the goal to provide the highest quality retirement planning solutions, an annuity or life insurance-based product may be utilized to maximize a retirement strategy. In this instance, a high-quality, low-cost commission-based product may be utilized as a part of the overall solution. In all instances, any fees or commissions will be fully discussed, disclosed, and agreed upon in advance of any product selection and transaction initiated.

Services & Fee Structure (cont.)

Tax Planning & Preparation Services

We provide tax planning and/or tax preparation services with an understanding that individuals may need a “stand alone” tax planning and/or tax preparation service to address these needs. Reducing taxes in retirement can add several years of additional income, increase spendable income, or leave a larger legacy to loved ones or charity.

Services provided:

Tax Planning and Tax Preparation	\$2,500 annually \$850
Services Tax Planning Services Tax	annually \$350
Preparation Services	annually

Financial Planning Services with No Assets Under Management

We provide one-time planning services to clients who decide not to put assets under our management. If we create a plan for a client and they choose not to implement it with us we will charge the following:

Services provided:

One-Time Financial Plan: A-la-Carte	\$2,500 - \$15,000 depending on complexity
Hourly Planning Rate	\$250 per hour (minimum 10 hours)
Topical Plan	\$350 per topic



Services offered across the United States

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Investments in securities do not offer a fix rate of return. Principal, yield and/or share price will fluctuate with changes in market conditions and, when sold or redeemed, you may receive more or less than originally invested. No system or financial planning strategy can guarantee future results. Therefore, no current or prospective client should assume that future performance or any specific investment, investment strategy or product will be profitable.

Index annuities are insurance contracts that, depending on the contract, may offer a guaranteed annual interest rate and some participation growth, if any, of a stock market index. Such contracts have substantial variation in terms, costs of guarantees and features and may cap participation or returns in significant ways. Any guarantees offered are backed by the financial strength of the insurance company, not an outside entity. Investors are cautioned to carefully review an index annuity for its features, costs, risks, and how the variables are calculated.