



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 Smarter Bear Financial Advisory advisory services and fees. Fees may be negotiable. The fees below will only apply to you when you request the services listed.

Fees Charged by Investment Adviser	Fee Amount		Frequency Fee is Charged	Services
Percentage of Assets Under Management Fee	Assets Under Management	Annual Fee %	Quarterly, in arrears	Portfolio Management for Individuals and/or Small Businesses
	Up to \$1,000,000	1.00%		
	\$1,000,000 - \$4,999,999	0.8%		
	\$5,000,000 & up	Custom based upon complexity		
Fixed Fees	\$2,500 - \$10,000		Per project, half up front and half upon completion	Financial Planning
Talk with your Adviser about Third Party fees and costs applicable to you				

Effective September 1, 2025