

First Due Financial LLC

Table of Fees for Services

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”) for more details of First Due Financial LLC advisory services and fees, respectively. Fees below are charged when clients request the services listed. Fees below may not apply to all clients. Fees may be negotiable.

Fees Charged by Investment Adviser	Fee Amount			Frequency Fee is Charged	Services
Assets Under Management Fee	Assets Under Management	Annual Fee	Quarterly Fee	Quarterly in arrears	Portfolio management for individuals, high net worth individuals, corporations and businesses
	Up to \$250,000	1.25%	0.3125%		
	\$250,0001 to \$500,000	1.00%	0.25%		
	\$500,001 to \$1,000,000	0.95%	0.2375%		
	\$1,000,001 to \$5,000,000	0.85%	0.2125%		
	Over \$5,000,000	0.60%	0.15%		
Hourly Fee	\$250			50% up front/50% upon plan delivery	Financial Planning
Subscription Fee	N/A			N/A	N/A
Fixed Fee	\$1,500-\$4,500			50% up front/50% upon plan delivery	Financial Planning
Commissions to the Adviser	Variable depending upon product Typically ranging from 0-15% per product			Variable per contract; paid initially and/or trails paid annually	Fixed insurance product sales.
Performance-based Fee	N/A			N/A	N/A
Other	N/A			N/A	N/A
Fees Charged by Third Parties	Fee Amount			Frequency Fee is Charged	Services
Third Party Money Managers	N/A			N/A	N/A
Robo-Adviser Fee	N/A			N/A	N/A

Talk with your Adviser about fees and costs applicable to you

Additional fees and costs to discuss with your Adviser

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	No	N/A
Commissions	Yes	First Due Financial LLC in an insurance capacity.
Custodian Fees	Yes	Charles Schwab
Mark-ups	No	N/A
Mutual Fund/ETF Fees and Expenses	Yes	Aberdeen Standard, ALPS, American Century, American Funds, Barclays, IPATH, BMO, BTS, Calvert, Columbia, Doubleline, DWS, Eaton Vance, ETFMG, Federated, Fidelity, Global X, Invesco, iShares, Lord Abbett, Oakmark, Pimco, Proshares, Schwab Funds, SPDR, Teucrium, Transamerica, Vanguard, Wisdomtree

Effective September 30, 2025