MP3 Finance Fee Structure

Advisory Services

***Starter Tier** – $500 annually*	Designed for young investors (under 30 years old or students), this tier includes: • Basic portfolio guidance. • Foundational investment education. • Annual check-in meeting to review goals and progress.
***Basic Tier** – $1,200 annually*	Ideal for clients seeking a core investment management experience, this tier includes: • Portfolio management focusing on fundamental securities. • Annual performance reviews and strategy sessions. • Access to online portfolio tracking tools.
***Mid-Level Tier** – $2,500 annually*	For clients needing a more tailored approach, this tier includes: • All features of the Basic Tier. • Semi-annual portfolio reviews and personalized investment strategies. • Diversified investment options and risk management tools.
***High-Touch Tier** – $4,000 annually*	Our most comprehensive service, designed for individuals requiring active management, includes: • All features of the Mid-Level Tier. • Quarterly performance reviews and proactive portfolio adjustments. • Priority access to exclusive investment opportunities and dedicated advisor support.

Financial Planning Services

Comprehensive Financial Plan *– $500*	• A personalized roadmap to help achieve your financial goals, covering budgeting, savings, investments, debt management, and more. • Delivered as a detailed, actionable financial plan.
Retirement Analysis *– $500*	• Focused analysis of your current retirement savings and strategies to ensure a comfortable retirement.
Hourly Financial Planning *– $100/hour*	• For clients who prefer a flexible, pay-as-you-go approach, we offer **Hourly Financial Planning**. This option is perfect for tackling specific financial questions or scenarios, such as: • Investment strategy reviews. • Budgeting or debt management. • Tax-efficient retirement account setup. • Planning for major life events (e.g., buying a home or starting a family). • **Convenient Delivery:** • **Virtual meetings via Zoom:** We offer the convenience of remote sessions, making it easier to fit financial planning into your busy schedule. • **Tailored insights using eMoney software:** During sessions, we utilize eMoney to provide visualizations and actionable recommendations, ensuring clarity and informed decision-making.

Subscription Services

Ongoing Financial Planning Support *– $200/month*	• Our **Ongoing Financial Planning Support** is designed for individuals and families who want consistent, long-term guidance. Services include:
	• **Comprehensive financial planning:** Tailored plans to help you navigate life events, manage investments, and optimize for retirement.
	• **Periodic reviews:** Semi-annual or quarterly check-ins to adjust strategies based on changing goals or circumstances.
	• **eMoney Software Access:**You'll receive full access to eMoney, a leading financial planning platform, allowing you to:
	  ○ Track your net worth in real time.
	  ○ Monitor cash flow and expenses.
	  ○ Visualize financial goals with interactive tools.
	• **Proactive communication:** Regular updates on market trends and how they affect your plan.

Additional Information

Payment Terms:	• Advisory fees are billed quarterly. • Financial planning services and subscription fees are billed upfront or monthly as applicable.
No Hidden Fees:	• MP3 Finance does not accept commissions or performance-based fees. Clients may incur additional costs from custodians or mutual fund fees, which will be disclosed upfront.