



Zero Commission Fee on Stocks and most Mutual Funds

0.01% monthly fee on ETF portfolios such as BlackRock, Redwood, State Street Global, Vanguard, Dimensional Fund portfolios and more.

Socially Responsible and Sustainable ESG portfolios as low as **0.0125%/month**

Fee Structure for Assets Under Management

Billing is quarterly or monthly at the end of each period. See Discretionary Agreement or Custom Agreement for Simple IRAs, 401ks, SEP IRAs, College 529 Plans.

	Portfolio Value		Annual Advisor Fee
	From	To	
First	\$0	- \$250,000	1.25%
Next	\$250,001	- \$500,000	1.25%
Next	\$500,001	- \$1,000,000	1.25%
Next	\$1,000,001	- \$2,000,000	1.00%
Next	\$2,000,001	- \$5,000,000	0.85%
Next	\$5,000,001	- \$10,000,000	0.75%
Next	\$10,000,001	and over	0.65%

Alternative Flat Fee Based Program

If you are just starting out and are need of debt counseling, you may qualify for a monthly Flat Fee subscription option.

Financial Planning from College to Social Security

We offer a painless experience for streamlining many of the processes that you would have to get from multiple financial planning tools. Our Financial Planning offers three completely unique features with a Tax Planning Module, a Student Loan Module, and a client facing mobile app. We offer a Social Security module which helps to illustrate the best time to start pulling from SS for the most amount of money. As well, we have incorporated both cash flow and goals base assumptions within our platform.

Estate Planning

We offer Estate Planning services for our clients to assist with general information as it applies to reviews of existing plans, gathering information needed to provide outside firms in the creation of documents, and updating existing plans for clients. The fees associated with estate planning related services are separate and in addition to your ongoing financial planning or advisory fees and will be determined based on the complexity of the planning services needed.

We facilitate some of your most important decisions in life and beyond. How do you wish to be remembered? Who gets your valuables? Who is your Power of Attorney, Executor, controls your health care wishes and much more?