

Leverage Financial Advisory offers the following plans for *ongoing* client services:

Services & Plans	Starter	Base	Core	Premium
Initial Planning Meetings	1	2	3	4
Initial Planning Fee (<i>Starting At</i>)	\$500	\$1,200	\$2,400	\$4,800
Minimum Monthly Fee	\$50	\$84	\$210	\$600
Assets Under Management Fee	1%	1%	1%	1%
Investment Management				
Brokerage Investments Review	X	X	X	X
Brokerage Investments Fee Analysis	X	X	X	X
New Brokerage Investment Account(s) Setup	X	X	X	X
Brokerage Account(s) Portfolio Investment Plan	X	X	X	X
Ongoing Brokerage Investment Management	X	X	X	X
Retirement Account(s) Review	X	X	X	X
Retirement Account(s) Fee Analysis	X	X	X	X
New Retirement Account(s) Setup	X	X	X	X
Retirement Account(s) Portfolio Investment Plan	X	X	X	X
Ongoing Retirement Account(s) Management	X	X	X	X
Education 529 Plan(s) Review			X	X
Education 529 Plan(s) Fee Analysis			X	X
New Education 529 Plan(s) Setup			X	X
Education 529 Plan(s) Portfolio Investment Plan			X	X
Ongoing Education 529 Account(s) Management			X	X
Portfolio Reviews Per Year (1)	X			
Portfolio Reviews Per Year (2)		X		
Portfolio Reviews Per Year (3)			X	
Portfolio Reviews Per Year (4)				X
Financial Planning				
Personal Financial Website & Organizer		X	X	X
Net Worth Analyzer & Monitor		X	X	X
Personal Budgeting & Expense Tracking		X	X	X
Emergency Savings Account Setup		X	X	X
Retirement Planning		X	X	X
Goal Planning		X	X	X
Debt / Loan Management		X	X	X
Employee Benefits Optimization		X	X	X
Credit Score Improvement		X	X	X
Credit Card Management		X	X	X
Education Planning			X	X
Insurance Review			X	X
Tax Planning				X
Estate Planning				X
Detailed Financial Plan				X
Financial Plan Reviews Per Year (2)		X		
Financial Plan Reviews Per Year (3)			X	
Financial Plan Reviews Per Year (4)				X

We Typically Recommend the Following:

Starter Plan: Clients with less than \$50,000

Base Plan: Clients with less than \$225,000

Core Plan: Clients with less than \$700,000

Premium Plan: Clients with more than \$700,000

Additional Plan and Fee Information

If a client selects the Starter Plan, Base Plan, or the Core Plan and would like additional investment management or financial planning services that are not included within their selected Plan, they may receive those services for an additional hourly or fixed fee. Investment Management services may include Financial Planning services but are not required to be utilized by the client(s) to receive Investment Management services.

Fees are 1.00% of the client's combined Assets Under Management (AUM), as well as an Initial Planning Fee ranging from \$500 to \$6,000 based on the complexity of the initial financial plan and account setup. Initial Planning Fees are typically higher for married couples.

The annual fees are pro-rated and paid in arrears, on a quarterly basis in the months of January, April, July, and October. Fees are withdrawn directly from the client's accounts with the client's written authorization or may be invoiced and billed directly to the client on a quarterly basis. Fees are negotiable depending on individual client circumstances.

Leverage Financial Advisory uses the value of the account(s) as of the last business day of each month within the quarter for purposes of determining the market value of the assets upon which the advisory fee is based. For held away accounts managed through the FeeX Platform, LFA uses the value of the account(s) as of the last day of each quarter for purposes of determining the market value of the assets upon which the advisory fee is based. All assets held in Client's account(s) will be subject to this fee, including assets, such as cash, that are temporarily awaiting investment. There is a minimum annual fee of \$600 (\$50/month) for the Starter Plan, \$1,008 (\$84/month) for the Base Plan, \$2,520 (\$210/month) for the Core Plan, and \$7,200 (\$600/month) for the Premium Plan, in addition to the Initial Planning Fee.

Clients will receive an invoice or statement from Leverage Financial Advisory each time a fee is directly deducted from their account. The Initial Planning Fee is payable upon the execution of a written advisory agreement. Fees may be paid either by check, ACH transfer, or through a third-party payment processor such as Zelle.

Either party may terminate the Investment Management and Financial Planning Agreement upon 30-day's written notice to the other party. Upon termination of any account, the fee will be pro-rated and any unearned fee that may have been collected in advance will be refunded to the client.

Leverage Financial Advisory offers the following options for *one-time* client services:

Hourly Engagements

Hourly engagements are for services that are limited in scope, such as assisting someone with their 401(k) allocation. Our hourly rate is \$175 per hour, billed in 15-minute increments, and a partial increment (e.g., ten minutes) will be treated as a whole increment. There is no deposit requirement; the total fee will be due upon delivery of the limited scope plan or advice and the engagement ends after delivery.

Hourly Services	Advisory Fees
Hourly Rate	\$175
Billing Increments	\$43.75 Per 15 Minutes

All *one-time* limited engagement fees may be paid either by check, ACH transfer, or through a third-party payment processor such as Zelle.

Either party may terminate the One-Time Limited Engagement Agreement upon 5-day's written notice to the other party. Upon termination of any engagement, the fee will be pro-rated based on the work completed, and any unearned fee that has been collected in advance will be refunded to the client. All limited engagements will be completed within 120 days from the date the agreement is signed.