



Estuary Financial LLC

The Table of Fees for Services

Carefully read Items 4 and 5 of Form ADV Part 2A (“Firm Brochure”), as these sections of the Firm Brochure contain important details about Estuary Financial LLC’s advisory services and their associated fees. Our firm’s advisory fees are negotiable. The fees noted below may not apply to all clients and only apply to you when you request the services listed. Different fees may represent alternative payment options for similar services or combinations of services. Talk with an investment advisory representative of Estuary Financial LLC about what services are appropriate for you and the fees that apply.

Fees Charged by Estuary Financial LLC	Fee Amount		Frequency Fee Charged	Services
Assets Under Management Fee	\$0 - \$1,999,999	1.0%	Quarterly (In arrears)	Portfolio management for individuals & small business
	\$2,000,000 - Above	0.75%		
Assets Under Management Fee	\$0 - Above	0.5%	Monthly (In arrears)	Pension Consulting
Hourly Fee	\$250 per hour		One-Time (In arrears)	Financial Planning
Subscription Fee	\$0*		N/A	N/A
Fixed Fee	\$500 to \$5,000		Quarterly (In arrears)	Financial Planning
Commissions to Firm	\$0*		N/A	N/A
Performance-Based Fee	\$0*		N/A	N/A
Fees Charged by Third Parties	Fee Amount		Frequency Fee Charged	Services
Third-Party Money Manager Fee	\$0*		N/A	N/A
Robo-Adviser Fee	\$0*		N/A	N/A

*MA regulators require that these fields read \$0 and will not allow the firm to state that this fee is not applicable even though we do not provide these services. The reader should not conclude that these services are provided and are free of charge.

Additional fees and costs to discuss with your Estuary Financial LLC representative.

Additional Fees/Costs	Yes/No	Paid To
Brokerage Fees	Yes	Custodian’s Executing Broker <i>Fees generally limited to individual retirement account fees, qualified retirement plan fees or wire transfer fees</i>
Commissions	No	N/A
Custodian Fees	Yes	Custodian of Record <i>Miscellaneous service fees such as annual account maintenance fees, check reorders or early termination</i>
Mark-Ups	No	N/A
Mutual Fund/ETF Fees & Expenses	Yes	Custodian of Record <i>We do not accept 12b-1 or similar fees</i>

Fee Total	Talk to your Estuary Financial LLC about fees and costs applicable to you