



# Zen Financial Planning, LLC

## Table of Fees for Services

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”) for more details of Zen Financial Planning, 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	Up to \$499,999	1.25%	Quarterly in advance	Portfolio management for high net worth individuals
	\$500,000 to \$999,999	1.15%		
	\$1,000,000 to \$999,999	1.00%		
	\$1,000,000 to \$1,999,999	0.90%		
	\$3,000,000 and Over	0.80%		
Hourly Fee	\$290	100% due upon completion	Financial planning services	
Subscription Fee	\$0	n/a	n/a	
Fixed Fee	Between \$3,500 and \$10,000	50% upfront and 50% on delivery	Financial planning services	
Commissions to the Adviser	Variable dependent upon product Typically ranging from 0-7% per product	Variable per contract; paid initially and/or trails paid annually	Fixed insurance sales and services	
Performance-based Fee	\$0	n/a	n/a	
Other	\$0	n/a	n/a	
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services	
Third Party Money Manager	\$0	n/a	n/a	
Robo-Adviser Fee	\$0	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	Yes	Charles Schwab
Commissions	No	n/ a
Custodian Fees	Yes	Charles Schwab
Mark-ups	No	n/a
Mutual Fund/ETF Fees and Expenses	Yes	Each exchange traded fund (ETF) and mutual fund manager has their own underlying investment fee and expense which is charged directly to the net asset value of the security. More information regarding such fees is available in the security prospectus.

Effective January 10, 2025