

ONEWEALTH
INVESTMENT MANAGEMENT, LLC
2987 CLAIRMONT ROAD NE, SUITE 225
ATLANTA, GA 30329

2021 OWIM FINANCIAL PLANNING FEE SCHEDULE

FINANCIAL PLANNING SERVICE PACKAGES

Advisor agrees to develop a comprehensive written financial plan for the Client on such topics as retirement planning, risk management, college savings, cash flow, debt management, and estate and incapacity planning. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. The Advisor may also review and discuss a client's prior investment history, as well as family composition and background. Using this information, the Advisor may develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. The Client agrees to provide full and accurate information to the Advisor.

All services require a one-time, non-refundable engagement deposit of **\$375**. This engagement deposit is required prior to the start of any work conducted for financial planning deliverables and producing any financial planning and investment advisory services to the Client. This payment must be received by the Advisor within 5 business days of signing of this Agreement.

Please choose one of the following financial planning service packages (See *Appendix* for a list of services provided in each package):

	Service Package Name	Total Package Fee (before engagement Deposit)	Monthly Recurring Amount (after engagement deposit)	Client Initials
<input type="checkbox"/>	Essentials	\$1,635	\$105	
<input type="checkbox"/>	Advanced	\$2,695	\$193	
<input type="checkbox"/>	Complete	\$3,895	\$293	
<input type="checkbox"/>	Executive	\$5,000	\$385	

With each of these service packages, Clients must agree to a 1-year contract with the Adviser and pay the monthly recurring amount indicated below for a minimum of 12 consecutive months. A separate bill will be sent to the Client each month for these services with payment due upon receipt of invoice.

If the Client terminates the contract prior to 12 months of payment, the Client is required to pay the balance of the remaining months in full at the time of cancellation. After 12 consecutive months the contract will automatically renew and the Client will continue to pay the monthly retainer for continued comprehensive financial planning services. Upon our receipt of Client's written notification, the Client may cancel the renewed contract at any time after 366 consecutive days from the date of entering into the contract.

HOURLY FEE FOR FINANCIAL PLANNING AND INVESTMENT ADVISORY SERVICES

Clients may choose to work with the Adviser on an hourly basis. The hourly consulting fee of \$197 applies to work in preparing the comprehensive financial plan, any financial analysis conducted, preparation of investment recommendation

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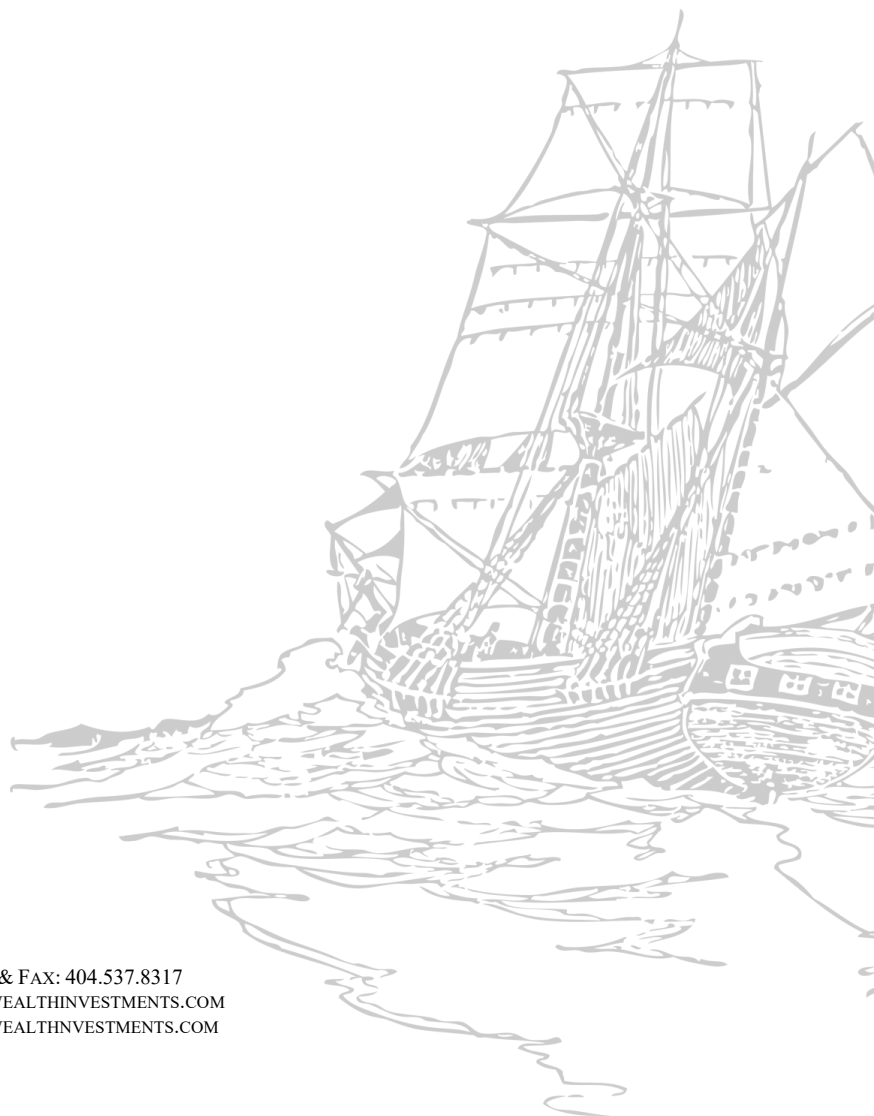
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reports and analysis of Clients' investment accounts, and any other preparation of deliverables. The hourly rate also applies to any meetings conducted between Client and Adviser in which the financial planning deliverables and investment advisory reports are provided or discussed. The hourly fee may be negotiable in certain cases.

The Client must pay the one-time, non-refundable engagement deposit above, of which will be deducted from the total balance due upon completion of services. Since fees are charged after services are provided, no refund will be provided. In the event of early termination by client, any fees for the hours already worked will be due.

NO SHOW POLICY: A "no-show" is when a Client misses a scheduled appointment without notifying Adviser within 24 hours prior to the scheduled appointment time via phone or email. Client will be charged an hourly rate of \$197 for the allotted meeting time that was scheduled.



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APPENDIX

PERSONAL FINANCIAL PLANNING SERVICE PACKAGES

Financial planning service packages include Essentials, Advanced, Complete, and Executive. Each service package includes specific services marked with an “✓” in its corresponding column.

		ESSENTIALS	ADVANCED	COMPLETE	EXECUTIVE
Service Included	Client Service call <i>(max per year)</i>	2 times per year	3 times per year	4 times per year	6 times per year
	In-Person Meeting <i>(max per year)</i>	1 time per year	3 times per year	Quarterly	Monthly
	Email	Unlimited	Unlimited	Unlimited	Unlimited
	Consulting Phone Calls	Free up to 20 mins, then hourly rate applies*	Free up to 40 mins, then hourly rate applies*	Unlimited	Unlimited

*The hourly rate of \$197 will be pro-rated.

Financial Planning Service Provided

		<i>Package Name</i>		
		ESSENTIALS	ADVANCED	COMPLETE
Foundation Planning	Identify & Set Financial Goals with Timeline	✓	✓	✓
	How to create an emergency fund and how much to save	✓	✓	✓
	How to establish and determine your net worth	✓	✓	✓
	Cash flow analysis for your household (creating a budget)		✓	✓
	How to best save for your kids/grandkids & their education		✓	✓

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Insurance Planning	Life insurance review & options	✓	✓	✓
	Healthcare and medical cost planning		✓	✓
	Disability insurance review & options			✓
Retirement Planning	Determine if a Roth or Traditional IRA is right for you	✓	✓	✓
	Should you roll over your 401(k) and how to do it	✓	✓	✓
	How much to save in your 401(k), IRA, 403(b), etc.	✓	✓	✓
	Determine how much money you need to save today in order to retire comfortably in the future		✓	✓
	Determine how much income you need in retirement		✓	✓
	Estimate your future Social Security benefits		✓	✓
	Employer 457 Planning			✓
Estate Planning	Which beneficiaries should you name on your assets	✓	✓	✓
	Managing inherited money	✓	✓	✓
	How to make sure your family is taken care of financially after your death	✓	✓	✓
	How to afford taking care of other loved ones (elderly, parents, disabled, etc.)		✓	✓
	Determine your Social Security benefits due to disability		✓	✓
	Determine spousal Social Security benefits		✓	✓
	Charity planning and gifting strategies			✓
	Do you need a Trust? If so, which one(s) and how to establish them.			✓
Debt Management	Establish a student loan repayment plan	✓	✓	✓
	Debt payment plan for other liabilities	✓	✓	✓
	Budgeting for a house and how to buy within your means		✓	✓
	Using a 401(k) and non-traditional assets to buy a house		✓	✓
Marriage Planning	Should you merge your assets?	✓	✓	✓
	Should you get a pre-nuptial agreement?	✓	✓	✓
	How to title your accounts & determining what type of accounts to protect yourself	✓	✓	✓
	Establishing joint accounts and agreements	✓	✓	✓
	What belongs to you before and after marriage?	✓	✓	✓
Divorce Planning	How to split your assets	✓	✓	✓
	Dividing debts & responsibilities	✓	✓	✓

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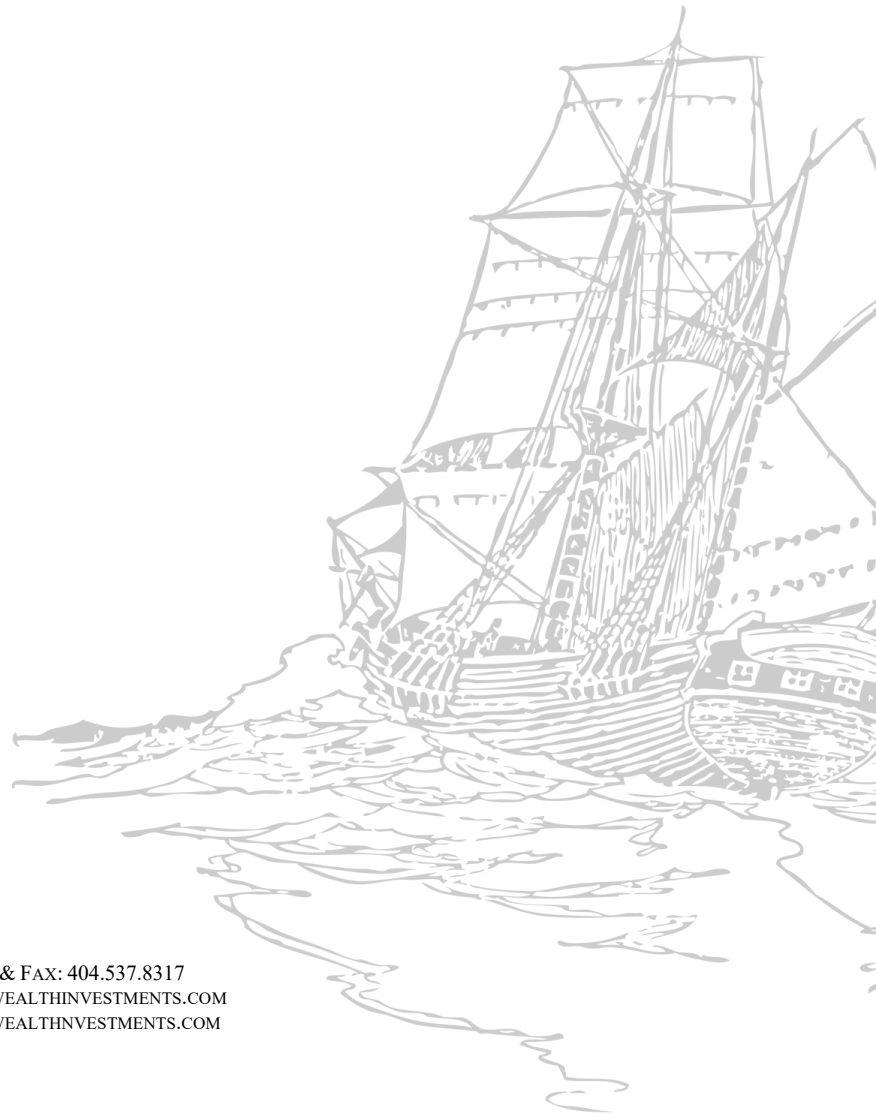
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	Protecting your credit	✓	✓	✓
	How to get back on your feet	✓	✓	✓
	Alimony planning		✓	✓
	Child support planning		✓	✓
	How does a divorce affect your Social Security benefits?		✓	✓
	Tax issues			✓
	QDRO planning			✓
Investment Planning	Specific asset allocation for your accounts. How should you invest your assets? <i>(Only available to clients who choose to add Investment Advisory and Asset Management services to the package chosen. See Item 5: Fees and Compensation.)</i>			
	What to do with your concentrated equity positions of company stock		✓	✓
	Exercise strategies for stock options & grants			✓
	Employee deferred compensation - Executive level			✓
Tax Planning	Strategies to potentially reduce your taxes, using retirement, estate, and investment planning tools and techniques	✓	✓	✓
Education Planning	What types of accounts are best to save for your child's future?	✓	✓	✓
	How does saving for your child affect your current cash flow and future retirement?	✓	✓	✓
	How can you best align your assets so that your child qualifies and receives the most financial aid for college?		✓	✓
	How should you invest your portfolios to meet your future needs and your child's needs? <i>(Only available to clients who choose to add Investment Advisory and Asset Management services to the package chosen. See Item 5: Fees and Compensation.)</i>			

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EXECUTIVE SERVICE PACKAGE

Included services in the Executive Service Package are listed in the table below. These specific services are in addition to the personal financial planning and investment advisory services the Client will receive.

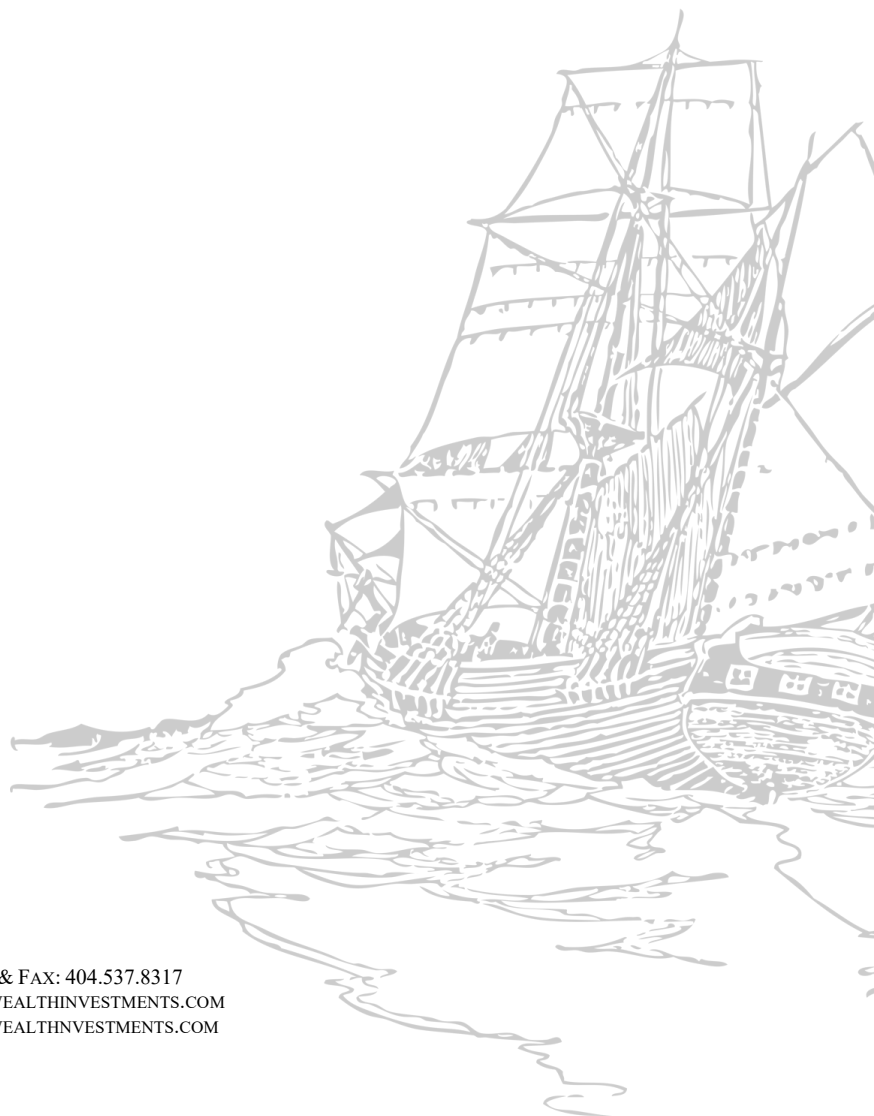
Foundation	Business interview
	Setting business goals
	Cash flow analysis
	Financial performance review and measurements
	Tax strategies to potentially reduce your liability
	Capital funding strategies
	How to price your services or products
	Financial analysis of business sales and profit
	Financial projections report & analysis
Benefits Planning	Retirement plan strategies to save on business and personal taxes
	Review employee benefit plans
	Determining which retirement plan is most tax efficient for your business
	Set up SEP IRA & SIMPLE IRAs
	Business insurance review and recommendations
	Choosing a healthcare plan for your business & how it affects your taxes
	How much to contribute for yourself in your retirement plan
	How much to contribute to your employees' retirement plan
	Set up 401(k) or Defined Benefit Plan
	How to sell your business

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Succession Planning	What happens to your business after you die and how you can plan to benefit your family
	When to add a business partner and how to do it



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