

FRANCES A. TOLER, MSFS, CAP®

## INVESTMENT ACCOUNT MANAGEMENT FEES

Assets Under Management (AUM) fees are expressed annually as a percentage of the account balance, but are withdrawn from accounts on a monthly or a quarterly basis. Household accounts are combined for pricing if on the same platform. There are 3 platform options:

- 1) Advisor-managed portfolios
- 2) CAAP Portfolios
- 3) Frontier Portfolios

### 1) **Advisor Managed Portfolios –**

- a. Small IRA Model (\$5000 minimum)
- b. Small Account SRI Model (\$25,000 minimum)
- c. Passive Model (\$25,000 minimum)
- d. Sustainable/Socially Responsible Model (\$100,000 minimum)
- e. American Funds Model (\$100,000 minimum)
- f. Custom Portfolios – Any model plus custom components – fee-based annuities, alternatives, individual stocks or bonds, or other custom components (\$250,000 minimum)

Advisor Model	Cambridge fee	Advisor fee model	Banded fee
0-50k	0.25	1.00	1.25
50-100k	0.23	1.00	1.23
100-250k	0.20	0.70	0.90
250-500k	0.17	0.70	0.87
500k-1M	0.14	0.70	0.84
1M-2M	0.12	0.35	0.47
2M-5M	0.10	0.15	0.25

Advisor CUSTOM	Cambridge fee	Advisor fee custom	Banded fee
0-50k	0.25	1.05	1.30
50-100k	0.23	1.05	1.28
100-250k	0.20	0.75	0.95
250-500k	0.17	0.75	0.92
500k-1M	0.14	0.75	0.89
1M-2M	0.12	0.40	0.52
2M - 5M	0.10	0.20	0.30

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- 2) **CAAP Portfolios** – \$100,000 minimum  
 a. Morningstar Active-Passive  
 b. Loring Ward DFA funds

CAAP/Morningstar	CAAP fee	Portfolio Manager	Advisor fee	Banded Fee
0-50k	0.4	0.25	0.6	1.25
50-100k	0.36	0.25	0.6	1.21
100-250k	0.32	0.25	0.5	1.07
250-500k	0.27	0.25	0.5	1.02
500k-1M	0.21	0.25	0.5	0.96
1M-2M	0.15	0.25	0.2	0.6
2M-5M	0.12	0.25	0.1	0.47

- 3) **Frontier Portfolios** - \$100,000 minimum

Frontier	Cambridge fee	Frontier Fee	Advisor fee	Banded Fee
0-50k	0	0.5	0.6	1.1
50-100k	0	0.5	0.6	1.1
100-250k	0	0.5	0.5	1
250-500k	0	0.5	0.5	1
500k-1M	0	0.3	0.5	0.8
1M-2M	0	0.25	0.2	0.45
2M - 5M	0	0.25	0.1	0.35

*(Manager fees subject to change)*

**FINANCIAL PLANNING FEES**

**Plan Type**

First year plan                      Fee \$1000 - \$4000 for 3-12 meetings

Plan Renewal/                      Ongoing                      Fee \$1000 - \$2000 for 4-8 meetings

**Commission business - As needed, see attached.**