

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Assets Under Management (AUM) fees are expressed annually as a percentage of the account balance, but are withdrawn from accounts on a monthly or a quarterly basis.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 2 primary platform options:

- 1) Advisor-managed portfolios
- 2) Portfolios managed by Frontier Asset Management

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

FRANCES A. TOLER, MSFS, CAP®

2) 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)

If another investment management company is used, the advisor fee stays the same and platform and portfolio manager fees must be taken into consideration.

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.