

TPG SERVICES	FLAT FEE	GUIDED WEALTH PORTFOLIOS	ADVISORY	ADVISORY SELECT <sup>1</sup>
PLANNING	✓		✓	✓
INVESTING		✓	✓	✓
TAX PREPARATION <sup>2</sup>	✓		✓	✓
FIRM COMMENTARY AND INTELLECTUAL CONTENT	✓	✓	✓	✓
INVESTMENT PLATFORM <sup>3</sup>		✓	✓	✓
CFP <sup>®</sup> PROFESSIONAL ACCESS	✓	✓	✓	✓
CFP <sup>®</sup> PROFESSIONAL REVIEW	✓		✓	✓
TAX REVIEW AND PLANNING	✓		✓	✓
ONLINE ACCOUNT VIEW		✓	✓	✓
WEALTH VISION <sup>4</sup>	✓		✓	✓
IDENTITY THEFT AND FRAUD ASSESSMENT REVIEW <sup>5</sup>	✓		✓	✓
TPG FEES	<b>FEE TABLE</b>	<b>FEE TABLE</b>	<b>FEE TABLE</b>	<b>FEE TABLE</b>
	<b>FLAT FEE</b>	<b>FEE %</b>	<b>FEE %</b>	<b>FEE %</b>
	Annual fee \$5,000 The annual fee is due January 1st and is nonrefundable. We monitor the total hours used. <sup>1</sup>	\$5,000 to \$250,000 0.50% Above \$250,001 please see below Guided Wealth Portfolios (GWP) are used for those who are building their portfolio or want an assisted automated option. Once assets reach a level where our advisory service may provide a better fit, we will reach out to you.	\$10,000 to \$100,000 1.15% \$100,001 to \$250,000 1.10% \$250,001 to \$750,000 1.00% If and when your advisory portfolio exceeds \$750,001 we will review updating your advisory platform to our advisory-select platform.	\$750,001 to \$1,250,000 0.95% \$1,250,001 to \$3,000,000 0.90% \$3,000,001 to \$5,000,000 0.80% \$5,000,001 to \$7,500,000 0.70% \$7,500,001 to \$10,000,000 0.60% \$10,000,001 to \$15,000,000 0.45% \$15,000,001 to \$30,000,000 0.40% \$30,000,001 to \$50,000,000 0.35% \$50,000,001 to \$75,000,000 0.30% \$75,000,001 and above 0.25%

Please see the Form ADV Part 2A ("Disclosure Brochure") and the Form ADV2A - Appendix 1 ("Wrap Fee Brochure") for full details.

✓=Available at \$250/hr    ✓=Included

**NOTES:**

<sup>1</sup>Workload beyond 20 hours per year is subject to billing at \$250 per hour and is quoted in advance of the work.

<sup>2</sup>Tax preparation is offered through The Perspective Group, LLC, a separate business and it is not associated with LPL Financial. The minimum tax preparation fee of \$300 is for the preparation of a standard individual, or joint, Form 1040 return. With our Advisory service level, one 1040 return is provided with advisory balances at the \$250,001+ level. With our Advisory-Select service level, up to three returns are available, per year (i.e. a personal, gift, and a basic business return). Fees may be higher and are proportionate to the complexity of the return, completeness and organization of the records provided to our firm, timeliness of record delivery, and the filing and packaging expenses incurred by The Perspective Group, LLC. An estimate of the total tax preparation fee will be provided in advance of the work.

<sup>3</sup>Investment platform relates to both where the assets are maintained and the name LPL Financial calls the type of account used. Guided Wealth Portfolios are discussed in the literature provided on the site and are not part of the following detail. While all of the platforms, except the flat fee option, custody assets through LPL Financial, only the Strategic Wealth Management, or SWM for short, have discretionary oversight by your advisor with The Perspective Group, LLC RIA. The distinction between SWM I and SWM II, is that SWM I accounts incur modest transaction charges (and is also known as our non-WRAP program) that range between \$9 and \$27 for most trades. A complete list of trade charges and other possible fees is available upon request and is also provided with the confirmation paperwork you receive from LPL Financial. SWM II accounts (part of our WRAP program) incur no transaction charges (these charges are incurred by The Perspective Group, LLC). SWM II accounts are used with advisory balances at the \$250,001+ level. SWM II accounts also have the IRA to Roth IRA conversion fee (if applicable) included in the fee (these charges are incurred by The Perspective Group, LLC).

<sup>4</sup>Wealth Vision is The Perspective Group's comprehensive view of your wealth and vision of your future. The software provides online data aggregation as well as providing a secure online "vault" for storing key items such as powers of attorney, wills, trusts, insurance policies, or tax returns. Access to Wealth Vision is billed at \$300 per year. These charges are included with our Advisory-Select service level or with our flat fee option.

<sup>5</sup>Identity theft and Fraud assessment and review is a service offered whereby an advisor with The Perspective Group, LLC works with your existing identity theft and monitoring service to help make the most of the platform. Those who do not subscribe to a service may work with their advisor to review free options available, such as [www.annualcreditreport.com](http://www.annualcreditreport.com). In addition to this review, your advisor will offer you proactive tips and suggestions for limiting your risk of identity theft. The firm also offers support with credit freezes and thawing your credit records.

Guided Wealth Portfolios have a streamlined platform fee schedule provided by LPL Financial. LPL Financial Research Department manages the investments and charges a management fee that is separate from the listed advisory fee. LPL Financial assesses a separate fee of \$20 per year, with individual accounts that have balances below \$10,000. Additional information is available on the Guided Wealth Portfolio page and is also available upon request.

Guided Wealth Portfolios (GWP) is a centrally managed, algorithm-based, investment program sponsored by LPL Financial LLC (LPL). GWP uses proprietary, automated, computer algorithms of FutureAdvisor to generate investment recommendations based upon model portfolios constructed by LPL. FutureAdvisor and LPL are nonaffiliated entities. If you are receiving advisory services in GWP from a separately registered investment advisor firm other than LPL or FutureAdvisor, LPL and FutureAdvisor are not affiliates of such advisor. Both LPL and FutureAdvisor are investment advisors registered with the U.S. Securities and Exchange Commission, and LPL is also a Member FINRA/SIPC.

All investing involved risk. Including loss of principal. No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Brokerage accounts are also available and may be preferred by clients with positions they wish to hold, or for specific investment purchases. Brokerage accounts typically charge commissions and have transactions charges that accompany each trade. Investing directly with mutual fund companies or insurance companies is also available and may make sense for some clients with some investments. We seek to determine which type of account makes the most sense for you given the situation you are facing and the type of investments you wish to make or maintain.