COMPREHENSIVE FEE SCHEDULE

At **Arnold Financial Services**, we are committed to providing proactive service to all of our clients. To accomplish this, we strive to communicate our value not only through working diligently to help you realize your financial goals and visions, but also through administering fees that are transparent and fair.

Below, we outline the fee schedule for the services we provide. We welcome questions regarding our pricing philosophy.

Investment Management

Our highly experienced firm will direct and supervise the investment management of your assets. This is accomplished by maintaining an appropriate portfolio asset allocation year after year in light of your changing needs and market conditions. Quarterly, systematic fee compensation will be charged for this personalized service as per the fee schedule that follows.

Assets Under Management – Standard Pricing	Advisor Fee (annualized)
$250,000 - $1,000,000	1.00%
$1,000,000 - $3,000,000	.75%
$3,000,000+	.50%

Exceptions:

- Individual Bond portfolios will be discounted to .50% when household assets are over $500k
- Short-Duration Bond portfolios will be discounted to .25% when household assets are over $1 Million
- Money Market and Cash Solutions will have fees waived when household assets, outside of the cash holdings, are over $1 Million

We aim to address a variety of complex financial situations with plans and solutions tailored to meet your specific needs. To do this, we utilize several investment strategies and methods; therefore additional corresponding platform or investment strategist fees may be applied and will vary depending on the specific platform or strategist.

Optional Commission-based Investments and Insurance

A commission will be charged when administering the following services:

- Mutual funds
- Annuities
- Life insurance, disability insurance, and long-term care coverage

Financial Planning

Depending on your needs, our firm will develop, present and where appropriate, implement a financial plan to help you achieve your goals. The following items are often, though not always, included:

- Identify life goals and values
- Net worth and cash flow analysis
- Tax reduction strategy
- College funding
- Retirement planning
- Investment portfolio design
- Estate and charitable gift planning
- Multi-generational issues
- Insurance needs analysis
- Real estate and debt management

Our standard plan fee for the majority of financial plans is **$5000**. Certain plan fees may be greater than this based on the complexity of the financial situation.

Subsequent Year Planning Updates

Frequency of planning updates is based upon your situation and the complexity of the issues to be addressed. The fee for annual updates can vary but is typically **$1000.**

Project Engagements and Hourly Financial Advice

Our firm can provide advice on a project basis, depending on client need. We will engage in an initial review to determine the scope of the project and create a proposal outlining all details, including the engagement agreement & invoice that defines the fees that will be charged. Our hourly financial advice fee is as follows:

- **$500 per hour**, first hour or part thereof
- **$250 per half hour** for every hour after first hour