

## Frequently Asked Question: What do you charge for Financial Services?

As a Certified Financial Planner (CFP®) Gene is qualified to provide financial planning\* and advice on topics from retirement planning, investments\*, tax and estate planning, employee benefits and insurance needs. Based on your initial discussion with Gene and the complexity of your financial situation, the need for and extent of our services will be established by agreement. Our current rates follow:

### **Financial Planning\***

#### **\$1,750 to \$3,000 maximum depending on scope**

May include, but not limited to: Review or discussion of investment\* management, cash flow and debt management, family risk management, retirement planning, education funding and planning, legacy planning, business planning, special situations planning, financial statements, accumulation planning, retirement planning, estate preservation and planning, survivor needs, disability planning and long-term care planning. The scope of the engagement and fee for a written plan is determined prior to work commencing. Please refer to the Financial Planning Services Disclosure Brochure and Client Agreement for details.

### **Fee-based Account Management\***

Account management is done on a fee-based platform through VestAdvisor Select® accounts. Fee-based services are billed on a quarterly basis and paid through your brokerage account as a percentage of assets under management. Currently, fees are calculated on a sliding scale from **1% to 2.3%** based on assets. This will be discussed in greater detail during your appointment; a sample Vest Advisor Select® agreement may be requested for review prior to your meeting. Other brokerage account maintenance fees may apply. Please refer to the H.D. Vest Investment Services® Schedule of Fees.

### **Retail Brokerage and Direct Mutual Fund Accounts\***

Retail brokerage account and mutual fund account fees vary depending on transaction. These accounts are generally commission based, and will be a different percentage depending on each security purchased or sold, depending upon the security or fund company. Fee information will be provided prior to a purchase. Mutual fund fees will be found in each fund's prospectus, and vary based on both the fund family and type of fund you are investing in. Always read the prospectus prior to investing. As with any brokerage or mutual fund account, other account maintenance fees may apply. Please refer to the H.D. Vest Investment Services® Schedule of Fees.

### **529 Accounts\*, Annuity\*, Life Insurance, Long-Term Care, and Other Products**

Fees for these services and products vary greatly based on many factors, but are usually commission-based. Written documentation of fees will be provided prior to or at the time of purchase, based on the specific product appropriate for your situation. We will discuss fees thoroughly with you and review the appropriate account agreement, prospectus, or contract with you prior to your purchase, when specific needs arise, or any time at your request.

**Gene R. Bell, E.A., NTPI Fellow®, CFP®**

Registered Representative  
**HD VEST**  
INVESTMENT SERVICES™

Securities offered through HD Vest Investment Services®, Member: FINRA/SIPC,  
Advisory services offered through HD Vest Advisory Services®,  
Insurance services offered through HD Vest Insurance Agency LLC.  
6333 N. State Highway 161, Fourth Floor, Irving, TX 75038, (972) 870-6000.

Gene Bell & Associates is not a registered broker/dealer or registered investment advisory firm.

◇ Gene Bell & Associates is not a licensed CPA firm.

Actual Fees vary based on investment selection, services requested and other factors. This is only a guideline for the purpose of understanding different fee structures and options. Always review account agreement, fund prospectus or other account paperwork for fee information. Fees are subject to change.