



Pearson and Associates, LLC dba Pearson Financial Services

**Table of Fees for Services**

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”), as these sections of the Brochure contain important details about Pearson and Associates, LLC dba Pearson Financial Services’ advisory services and fees. Fees are negotiable. The fees may not apply to all clients. The fees below will only apply to you when you request the services listed.

<b>Fees Charged by Investment Adviser</b>	<b>Fee Amount</b>		<b>Frequency Fee is Charged</b>	<b>Services</b>
Assets Under Management Fee	\$0 to \$2,500,00 \$2,500,001 - \$7,500,000 \$7,500,001 and greater *The minimum total advisory fee per household is \$1,000 per year.	1.00% .50% .250% 0.75%	Quarterly in arrears	Asset Allocation/ Portfolio Monitoring for individuals and small businesses; financial planning services; educational seminars
Hourly Fee	\$0		n/a	n/a
Subscription Fee	\$0		n/a	n/a
Fixed Fee	\$1,000 - \$5,000		4 quarterly installments in arrears	Financial Planning/ Consulting Services
Commissions to the Adviser	Up to 100% of initial insurance premium. 1%-25% of renewal insurance premium.		If/when plan is implemented	Implementation of Plan
Performance-based Fee	\$0		n/a	n/a
Other:	\$0		n/a	Financial Education Seminars
<b>Fees Charged by Third Parties</b>	<b>Fee Amount</b>		<b>Frequency Fee is Charged</b>	<b>Services</b>
Third Party Money Manager	\$0		n/a	n/a
Robo-Adviser Fee	\$0		n/a	n/a
<b>Talk with your Adviser about fees and costs applicable to you</b>				

**Additional fees and costs to discuss with your Adviser**

<b>Additional Fees/Cost</b>	<b>Yes/No</b>	<b>Paid To</b>
Brokerage Fees	Yes	TD Ameritrade, Purshe Kaplan Sterling Investments
Commissions	Yes	TD Ameritrade, Purshe Kaplan Sterling Investments
Custodian Fees	Yes	TD Ameritrade, Purshe Kaplan Sterling Investments
Mark-ups	Yes	TD Ameritrade, Purshe Kaplan Sterling Investments
Mutual Fund/ETF Fees and Expenses	Yes	Various Companies

Effective 1/1/2020