

ADVISORY FEES

ACCOUNT SIZE	ANNUAL FEE*
\$0 - \$500,000	2.18%
\$500,001 - \$750,000	1.78%
\$750,001 - \$1,000,000	1.48%
\$1,000,001 - \$2,000,000	1.38%
\$2,000,001 - \$3,000,000	1.18%
\$3,000,001 - \$5,000,000	1.08%
Above \$5,000,000	Negotiable

Access to the money managers below requires an additional fee applied to that specific account as follows.

- | | | | |
|------------------------------|------|-------------------------------|------|
| • LPL Financial (ETF Models) | .10% | • JP Morgan | .15% |
| • AlphaSimplex | .20% | • MorningStar- (ETF Models) | .15% |
| • Blackrock | .25% | • MorningStar- (Mutual Funds) | .20% |
| • Cougar Global Investments | .20% | • Quantitative Advantage | .25% |

To maintain our preferred client service, we welcome relationships with a minimum of \$750,000 of investable assets.

We are compensated for our work on a fee basis with a management fee charged quarterly from the account(s) being managed. The fee is based on a percentage of the portfolio value which usually ranges between 1.08% - 2.18% on an annual basis, depending on the size of the account and the particular money manager. In addition, there may be some ancillary fees charged by LPL Financial for custody, transfers and transaction costs.

CONSULTING SERVICES

Consulting services are billed at \$400 per hour for Debra Taylor and \$100 for her staff and will be discussed in advance of any engagement.

TRANSACTIONAL INVESTMENTS & INSURANCE

Investments: In certain circumstances, clients may need to supplement their financial plan through the use of transactional investment products. This may be the case whenever there is no fee based platform to manage the assets and may include annuity products as well as 529s, certain retirement plan platforms, and whenever an account doesn't meet the minimum size of \$15,000.

Insurance: Insurance products are an integral component of most financial plans. While you are free to contact your insurance agent to provide you with recommended life, disability & long term care products, we can also provide these products to you through our relationship with LPL Financial. Compensation from insurance companies will be based on their standard commission rates which are regulated depending upon the state of sale.

*Fees are not laddered, but are aggregated upon the entire balance. Though we will make our best efforts to adjust fees as account balances reach the next tier of the schedule, it is ultimately the responsibility of the client to request a fee reduction.

*Securities offered through LPL Financial, Member FINRA/SIPC.
Investment Advice offered through Private Advisor Group, a registered investment advisor.
Private Advisor Group and Taylor Financial Group are separate entities from LPL Financial*