

## FINANCIAL PLANNING

SERVICE	SERVICE YEAR		
	Plan Type	Annually	With Assets under Management*
Executive Advantage		\$5500	\$2200
Planning Advantage		\$3300	\$1100
Planning Advantage II		\$1500	\$750

*Financial Planning fees are paid by check quarterly in advance or billed monthly via automatic credit card charge. \* The reduced rate is applicable from the second year on for clients with assets under management of at least \$500,000.*

## INVESTMENT MANAGEMENT

Per Account		Investment Strategy		
Account Balance		Vantage Model Portfolio	Add 0.3% for Option Strategy	
Minimum	Maximum		Mutual Fund, ETF or Blend	Stocks
\$250,000	\$500,000	1.0%	1.2%	
\$500,000	\$1,000,000	0.9%	0.9%	
\$1,000,000	\$5,000,000	0.6%	0.7%	0.95%
\$5,000,000+		Negotiable	Negotiable	Negotiable

*The annual investment management fee is assigned to individual accounts based on the account balance and investment strategy at the time the account is established. Changes in the account balance over time will not automatically result in a change to the advisory fee. A change of account fee may be made due to changes to the account investment strategy or to additional capital contributions or capital withdrawals to the account and will be based on the current fee schedule. In some circumstances fees may be set outside this schedule. Additional charges including 12b1 fees will be incurred by the custodian and fund companies. Vantage does not receive these fees but will receive reduced transaction costs for the election of certain higher expense share classes. Accounts may be requested for balances under \$250,000 and upon approval a fee will be set based on the balance and strategy elected by the client at the time the account is established.*