



### 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 Four Ponds Financial Planning advisory services and fees. Fees may be negotiable and may not apply to all clients. The fees below will only apply to you when you request the services listed.

Fees Charged by Investment Adviser	Fee Amount		Frequency Fee is Charged	Services
Assets Under Management Fee	\$0 - \$1,000,000 \$1,000,000 - \$5,000,000 Above \$5,000,000	0.80% 0.60% 0.40%	Quarterly in arrears	Portfolio management for individuals and/or small businesses
Hourly Fee	\$300		As needed	Financial planning services
Subscription Fee	\$0		N/A	N/A
Fixed Fee	Core Plan: \$1,500 - \$3,000 Financial Checkup: \$825		Per project	Financial planning services
Commissions to the Adviser	\$0		N/A	N/A
Performance-based Fee	\$0		N/A	N/A
Other – Monthly payment option	\$750 setup fee plus \$200/month		Monthly	Financial planning services
Fees Charged by Third Parties	Fee Amount		Frequency Fee is Charged	Services
Third Party Money Manager - Asset Dedication	.30% - included in Assets Under Management Fee		Quarterly in advance	Portfolio management for individuals and/or small businesses
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

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	Yes	TD Ameritrade, Fidelity
Commissions	No	N/A
Custodian Fees	Yes	TD Ameritrade, Fidelity
Mark-ups	No	N/A
Mutual Fund/ETF Fees and Expenses	Yes	Vanguard, Dimensional, iShares, others