

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 The Practical Planner, LLC advisory services and fees. Fees may not apply to all clients and are negotiable.

Fees Charged by Investment Adviser	Fee Amount		Frequency Fee is Charged	Services
Assets Under Management Fee	\$0		N/A	N/A
Hourly Fee	\$0		N/A	N/A
Subscription Fee	\$0		N/A	N/A
Fixed Fee	\$0		N/A	N/A
Commissions to the Adviser	\$0		N/A	N/A
Performance-based Fee	\$0		N/A	N/A
Comprehensive Financial Planning ¹ (Assets Under Advisement)	First \$1,000,000	1.00%	Quarterly in advance	Financial planning services; tax planning and portfolio management for individuals and small businesses
	Next \$2 million (\$1M-\$3M)	0.60%		
	Amounts over \$3 million	0.40%		
Tax Preparation	Included in Open Retainer ²		As needed	Other
Fees Charged by Third Parties	Fee Amount		Frequency Fee is Charged	Services
Third Party Money Manager	\$0		N/A	N/A
Robo-Adviser Fee	\$0		N/A	N/A
Talk with The Practical Planner, LLC about fees and costs applicable to you				

Additional fees and costs to discuss with your Adviser

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	Yes ³	Charles Schwab
Commissions	No	N/A
Custodian Fees	No	N/A
Mark-ups	No	N/A
Mutual Fund/ETF Fees and Expenses	Yes ⁴	Fund Manager(s)

Effective January 1, 2025

¹ Fees include held away assets such as bank and 401(k) accounts and are rounded up to the nearest hundred dollars. We require a minimum client portfolio of \$2.5 million, and our minimum annual advisory fee is \$19,000.

² Based on complexity, an additional \$250 - \$750 may be assessed for each tax return prepared, if applicable.

³ The Practical Planner, LLC often can use no transaction fee investments.

⁴ The Practical Planner, LLC uses low expense mutual funds/ETFs.