Preferred Portfolio Services

A Preferred Portfolio Services account gives you financial confidence by having John and the vast resources of Commonwealth Financial Network handle the portfolio design, asset allocation, and position management within your investment accounts. The table below illustrates the investment advisory services provided for individual managed accounts. The fees are tiered, based on account size, in order to share in economies of scale as your account grows. (*Please note: Fee schedule is on an individual account basis.*)

Fee based accounts do not compensate Mouganis Financial Services for trade commissions.

Transaction charges will also apply. Please refer to the list of transaction charges.

Sharing in Economies of Scale

Account Size	Annual Fees (assessed quarterly)
$10,000,000 and above	0.40%
$5,000,000–$9,999,999	0.55%
$2,500,000–$4,999,999	0.70%
$1,000,000–$2,499,999	0.85%
$500,000–$999,999	0.95%
Below $500,000	1.10%

Preferred Portfolio Services Include:

Determination of financial/investment objectives, including time horizon, risk tolerance, and asset allocation
Portfolio design
Impartial investment advice
Access to institutional-quality, separately managed accounts and alternative investment products
Access to institutional pricing
Portfolio monitoring
Rebalancing and reallocation on discretionary basis
Monthly/quarterly reporting and tax reporting
Portfolio review meetings
Online account access
Dedicated Service Manager
Integrated taxation planning

Mouganis Financial Services
Uniting Solutions for Financial Well Being

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At Mouganis Financial Services, we are committed to a philosophy about money and relationships built on personal attention to your individual needs and our professional experience, knowledge and resources. Our goal is to provide proactive, comprehensive advice so that you feel confident that you are pursuing your long-term financial goals within a cohesive plan Here's how our process works.

The Discovery Meeting

The Discovery Meeting (*complimentary*) is our first meeting, designed to provide an opportunity for John to become acquainted with you and your financial situation while allowing you to understand John's capabilities. At this meeting, John will ask questions to help him understand your view of risk and what your future goals are. During this meeting strategies to achieve your goals may be discussed.

The Implementation Meeting

If John and you agree that you are a good fit for one another, an **Implementation Meeting** will be scheduled. After taking the time to review your situation, John will prepare a personalized action plan for you. This plan will prioritize your goals and spell out strategies to achieve them, along with observations and recommendations. Here you will choose from which services you will engage John. There is an implementation fee of $500 to $2,500 depending on the complexity of your situation.

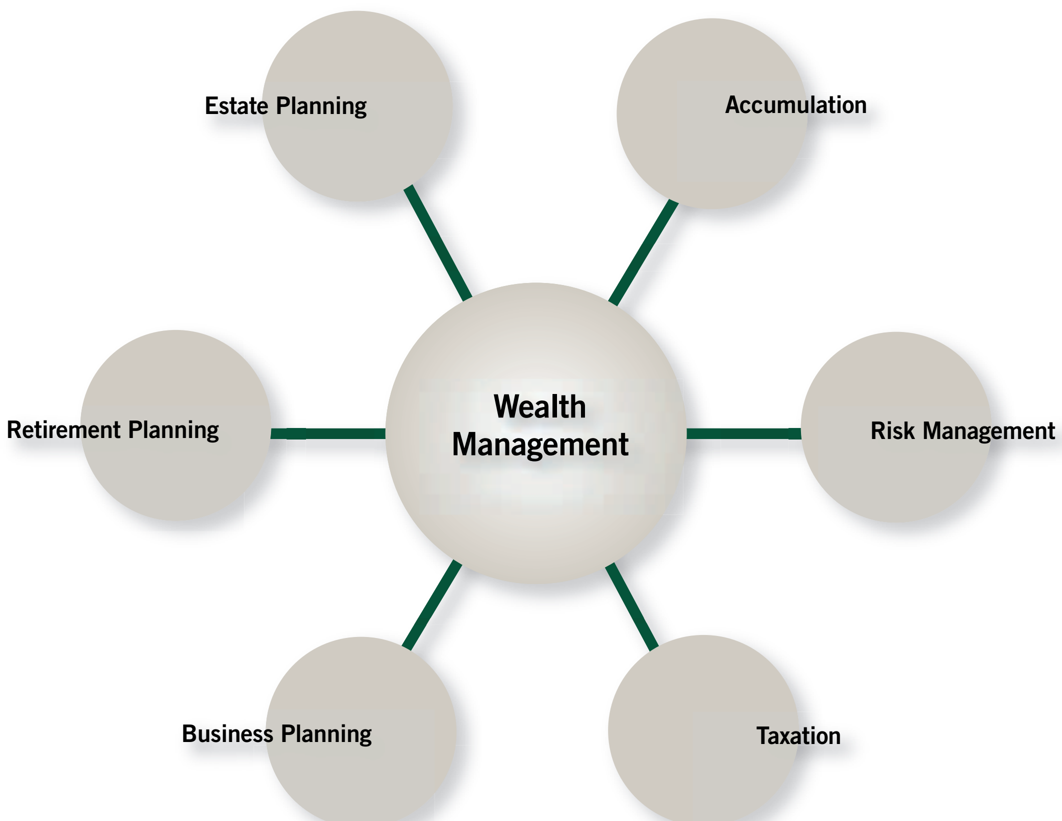
The Comprehensive Financial Plan

The Comprehensive Financial Plan (*optional; fees range from $2,500 to $5,000*) picks up from the Implementation Meeting and begins a process to build a plan that integrates retirement, investment, education, tax, risk, and estate planning (as well as business/employee benefit planning if appropriate). The comprehensive plan can take from three months to a year to complete. If you do not choose this option a retirement projection/stress test will be included as part of your asset management fee each year.

Ongoing support is available through our **Wealth Management Services** and **Preferred Portfolio Services**.
See inside for more information on these services.

Wealth Management Services

When you become a client of Mouganis Financial Services, after the first year you will receive a number of items for no extra fee, such as retirement projection/stress test. However, as you strive to grow your personal net worth or commence your retirement, the financial challenges you face may become increasingly complex. Often, the services you require to address these challenges fall outside the realm of basic portfolio design and ongoing investment management. The next page illustrates the fee structure for the services offered through our Wealth Management platform. Typically, as net worth increases, so do the number of services required. The table outlines the levels of service offered for an annual fee.



Wealth Management Services	First $500,000	Next $500,000	Next $1,500,000	Next $2,500,000	Next $5,000,000	Above $10,000,000
Determine Investment Goals/Risk Tolerance	Yes	Yes	Yes	Yes	Yes	Yes
Portfolio Design, Management, and Monitoring	Yes	Yes	Yes	Yes	Yes	Yes
Unlimited Investment Vehicle Options (Mutual Funds ETFs, Equities, Bonds, Alternatives)	Yes	Yes	Yes	Yes	Yes	Yes
Institutional Share Classes (Low Cost)	Yes	Yes	Yes	Yes	Yes	Yes
Agnostic Conflict Free Management (Fee Neutral)	Yes	Yes	Yes	Yes	Yes	Yes
Access to Institutional Quality Alternative Investments	Yes	Yes	Yes	Yes	Yes	Yes
Tax Loss Harvesting for After Tax Accounts	Yes	Yes	Yes	Yes	Yes	Yes
Quarterly Advisor call	Yes	Yes	Yes	Yes	Yes	Yes
Monthly Market Commentary	Yes	Yes	Yes	Yes	Yes	Yes
Quarterly Newsletter	Yes	Yes	Yes	Yes	Yes	Yes
Electronic Document Archiving and Storage	Yes	Yes	Yes	Yes	Yes	Yes
Outside Account Aggregation to Investor 360 Web Platform	Yes	Yes	Yes	Yes	Yes	Yes
Unlimited Advisor Phone/Email Access	Yes	Yes	Yes	Yes	Yes	Yes
Annual Retirement Distribution Projections (Including SS and Cash Flow Estimates; no cost after year one)*	Yes	Yes	Yes	Yes	Yes	Yes
Semmi-annual Review Meeting	Yes	Yes	Yes	Yes	Yes	Yes
Quarterly Review Meeting	Available	Yes	Yes	Yes	Yes	Yes
Long Term Care Planning	Available	Available	Yes	Yes	Yes	Yes
Retirement Income Plan*	Available	Available	Yes	Yes	Yes	Yes
Comprehensive Financial Plan Personal Portal*	Available	Available	Yes	Yes	Yes	Yes
Coordinated planning with CPA/Attorney/TPA	Available	Available	Available	Available	Available	Available
Business Planning (Tax/Investment/Succession)	Available	Available	Available	Available	Available	Available
Qualified Retirement Plan Fiduciary Governance	Available	Available	Available	Available	Available	Available
Stock Option and Restricted Analysis and Planning	Available	Available	Available	Available	Available	Available
Tax Management Strategies	Available	Available	Available	Available	Available	Available
Business Succession Planning	Available	Available	Available	Available	Available	Available
Charitable Planning	Available	Available	Available	Available	Available	Available
Estate Planning	Available	Available	Available	Available	Available	Available

*The first time the plan is done will involve a fee for all clients, but no fee thereafter for clients with $1M+ under our management.
Wealth Management Planning and advice is available at $295 per hour flat rate. This includes Commonwealths's costs as well.

Signature Date Signature Date