

How We Get Paid

While it is very important that you understand the features and benefits of any investment you purchase, it is also important that you know the costs associated with that investment. Our compensation is one of those costs. Depending on the product and services you choose to purchase, we will receive compensation based on the payment you make and the products you purchase.

We are compensated in a number of ways on the sale of various investment products. These products include mutual funds, fixed and variable annuities, variable life insurance, 529 college savings plans, and investment advisory programs, to name a few. We earn commissions on the sale of life insurance and annuity products, as well as the sale of stocks. We are paid from the sales charge associated with a mutual fund purchase, and we charge a flat fee based on assets under management in one of our Managed Account Programs.

If you elect to participate in one of the Managed Account Programs, a breakdown of our fee schedule is below. This fee schedule represents the fees we charge based on the overall value of assets under management. There are also platform fees that will be added, and those vary by program. Meetings to review these products and their performance will not result in any additional fees.

Your specific costs and fees will be discussed once your plan is created and before any purchases are made.

We understand that fees are one factor in your decision to do business with us. We keep our fees reasonable when compared to others in our field and expect that you will find the value you receive from our expertise will far outweigh any fees paid.

Assets Under Management

ACCOUNT TIERS				ADVISOR FEES
	UP TO		\$250,000	1.25%
Next	\$250,000	to	\$500,000	1.20%
Next	\$500,000	to	\$750,000	1.10%
Next	\$750,000	to	\$1,000,000	0.90%
Next	\$1,000,000	to	\$2,000,000	0.60%
Next	\$2,000,000	to	\$5,000,000	0.45%
Next	\$5,000,000	to	\$25,000,000	0.30%
Next	\$25,000,000	to	Plus	0.20%