



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 Breakwater Financial, LLC’s advisory services and fees. Fees may be negotiable. The fees below will only apply to you when you request the services listed.

Different fees may represent alternative payment options for similar services or combinations of services. Talk with Breakwater Financial, LLC about what services are appropriate for you and the fees that will apply.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management Fee ¹	0.50% - 1.50%	Quarterly in advance	Financial planning services; Portfolio management for individuals and/or small businesses; Selection of other advisers (including private fund managers)
Hourly Fee	\$300 per hour	As needed	Financial planning services
Subscription Fee	\$0.00	N/A	N/A
Fixed Fees ²	\$350 - \$700 per month	Monthly in advance	Financial planning services
Commissions to the Adviser	\$0.00	N/A	N/A
Performance-based Fee	\$0.00	N/A	N/A
Other	\$0.00	N/A	N/A
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager: Appleton Partners	0.27%	Quarterly in advance	Portfolio management
Polen Capital Management	0.75%	Quarterly in advance	Portfolio management
Winslow Capital Management	0.60%	Quarterly in advance	Portfolio management
Robo-Adviser Fee	\$0.00	N/A	N/A

Talk with your Adviser 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	Fidelity
Commissions	No	N/A
Custodian Fees	Yes	Fidelity
Mark-ups	No	N/A
Mutual Fund/ETF Fees and Expenses	Yes	Various Fund companies

¹ The minimum fee for this service is \$5,000 annually. Fee is based on level of assets under management and complexity of the client’s financial situation and is agreed to in advance of the engagement.

² The minimum fee for this service is \$350 per month. The fee amount depends on the complexity of the client’s financial situation and is agreed to in advance of the engagement.