

Item 5 Fees and Compensation

Comprehensive Planning & Asset Management Service (For contracts signed before 3/31/2022)

We charge an asset-based fee for this service, which covers both financial planning and investment management services. Fees are charged quarterly, in advance, based on the fee schedule below. We calculate our fee twice per year, in December and June, based upon the total amount of assets held in accounts as agreed upon in writing, which may include assets under advisement as described in Item 4 above.

<u>TOTAL ASSETS BETWEEN</u>	<u>ANNUAL % FEE</u>
------------------------------------	----------------------------

\$0 and \$3,000,000	1.00%
\$3,000,001 and \$5,000,000	0.80%
\$5,000,001 and \$7,500,000	0.70%
\$7,500,001 and \$10,000,000	0.60%
\$10,000,001 and \$15,000,000	0.55%
\$15,000,001 and \$20,000,000	0.50%
\$20,000,001 and \$30,000,000	0.48%
(Negotiable thereafter)	

For whichever "band" shown above that your asset total falls into, Montis will use the corresponding annual percentage fee over the entire value to calculate your fee. We do not use tiered pricing.

We do not adjust our fees for contributions or withdrawals you make to your existing account(s) during the billing cycle. We deduct our fees, at the beginning of the applicable period, from your account(s), unless we have agreed to another payment arrangement. Should you terminate your arrangement with us, you will receive a prorata refund of fees collected for services not rendered. With some exceptions, there is a minimum total asset size of \$2,000,000. We may reduce or waive our fees from time to time in our discretion. See disclosure at Item 7 below.

Fees are negotiable and your fees may vary slightly from the above schedule based upon a combination of factors, including but not limited to the market value of your assets, the complexity of the engagement, the level and scope of the overall investment advisory services to be rendered, and negotiations. Similarly situated clients could pay diverse fees, and the services to be provided by Montis to any particular client could be available from other advisers at lower fees.

Comprehensive Planning & Asset Management Service (For contracts signed after 3/31/2022)

We charge an asset-based fee for this service, which covers both financial planning and investment management services. Fees are charged quarterly, in advance, based on the fee schedule below. We calculate our fee twice per year, in December and June, based upon the total amount of assets held in accounts as agreed upon in writing, which may include assets under advisement as described in Item 4 above.

The Montis advisory fee shall be based upon a percentage (%) of the market value of assets placed under Montis' advisement per the tiered fee schedule as follows:

TOTAL ASSETS BETWEEN	ANNUAL% FEE
\$0 to \$3,000,000	1.00%
Next \$2,000,000 (\$3,000,001 and \$5,000,000)	0.80%
Next \$2,500,000 (\$5,000,001 and \$7,500,000)	0.70%
Next \$2,500,000 (\$7,500,001 and \$10,000,000)	0.60%
Next \$5,000,000 (\$10,000,001 and \$15,000,000)	0.55%
Next \$5,000,000 (\$15,000,001 and \$20,000,000)	0.50%
Next \$10,000,000 (\$20,000,001 and \$30,000,000)	0.48%
(Negotiable thereafter)	

We do not adjust our fees for contributions or withdrawals you make to your existing account(s) during the billing cycle. We deduct our fees, at the beginning of the applicable period, from your account(s), unless we have agreed to another payment arrangement. Should you terminate your arrangement with us, you will receive a prorata refund of fees collected for services not rendered. With some exceptions, there is a minimum total asset size of \$2,000,000. We may reduce or waive our fees from time to time in our discretion. See disclosure at Item 7 below.

Fees are negotiable and your fees may vary slightly from the above schedule based upon a combination of factors, including but not limited to the market value of your assets, the complexity of the engagement, the level and scope of the overall investment advisory services to be rendered, and negotiations. Similarly situated clients could pay diverse fees, and the services to be provided by Montis to any particular client could be available from other advisers at lower fees.

Retirement Plan Consulting Services

If a client determines to engage Montis Advisors to provide retirement plan consulting services, the Montis advisory fee shall be based upon a percentage (%) of the market value of assets placed under Montis' advisement per a tiered fee schedule as follows:

Total Plan Assets Between	Annual Fee
Initial \$3,000,000	0.80%
Next \$2,000,000 (\$3,000,001 and \$5,000,000)	0.60%
Next \$5,000,000 (\$5,000,001 and \$10,000,000)	0.50%
Next \$10,000,000 (\$10,000,001 and \$20,000,000)	0.40%
Next \$10,000,000 (\$20,000,001 and \$30,000,000)	0.35%
Above \$30,000,00	0.30%
<i>Subject to a \$10,000 minimum annual fee</i>	

Please Note: In the event that the plan is subject to an annual minimum fee, the plan could pay a higher percentage fee than the 0.80% referenced above.

Montis, in its sole discretion, may charge a lesser fee based upon certain criteria (i.e., anticipated future additional assets, dollar amount of assets in the plan, related plans, plan composition, prior fee schedules, competition, negotiations with client, etc.). Please Note: As result of the above, similarly situated plans could pay different fees. In addition, similar advisory services may be available from other investment advisers for similar or lower fees.

If permitted by a retirement plan's governing documents, plan clients may elect to have their fees deducted from plan assets. Both Montis' Retirement Plan Services Agreement and the custodial/clearing agreement may authorize the custodian to debit the account for the amount of Montis' fee and to directly remit that fee to Montis in compliance with regulatory procedures. In the limited event that Montis bills the client directly, payment is due upon receipt of Montis' invoice. Unless otherwise agreed, Montis shall deduct fees and/or bill clients quarterly in advance. We calculate our fee twice per year, in December and June, based upon the market value of the plan assets.

The Retirement Plan Services Agreement between Montis and the client will continue in effect until terminated by either party upon written notice in accordance with the terms of the Retirement Plan Services Agreement. If an engagement is terminated, and the effective date of termination is in the middle of a fee period, Montis will either refund the prepaid but unearned portion of the client's fee (for plans paying in advance) or assess a final quarterly fee, prorated through the effective date of termination (for plans paying in arrears). Montis reserves the right to waive this final prorated fee, at its sole discretion.

Other Consultative Services

As described in Item 4 above, upon request, we evaluate portfolios, and offer specific recommendations about investment strategy, asset allocation, and diversification separate from our comprehensive planning and asset management service described above. We charge an hourly rate for this service and typically require pre-payment of a portion of the estimated amount before performing these services.

We may also provide our comprehensive and integrated financial planning analysis at an hourly rate and typically require pre-payment of a portion of the estimated amount before performing these services.

Our standard hourly rate is \$350/hour. Rates may be modified at our discretion and will be agreed upon in writing.

From time to time, when we reasonably determine it is in the best interest of the client (i.e., based upon the amount of assets to be invested, the non-availability of a lower share class option, etc.), we may recommend and/or utilize "No Transaction Fee" funds through Schwab or Fidelity. You should be aware that in order to be considered a No Transaction Fee fund, mutual fund companies will pay money to Schwab or Fidelity which in turn may increase the annual fund expenses you pay for these "No Transaction Fee" funds. We do not receive any compensation that Schwab or Fidelity receives from a mutual fund company.

Unless you direct us otherwise or have unique individual circumstances, we will generally recommend that Schwab, Fidelity or NATC (see disclosure at Item 10 below) serve as the broker-dealer or custodian for your investment management assets. Broker-dealers such as Schwab and Fidelity charge brokerage commissions and/or transaction fees for effecting certain securities transactions. Usually transaction fees correspond to investments like no-load mutual funds and commissions relate to individual equity and fixed income securities transactions. Mutual funds and exchange traded funds impose their own management fees and other fund related expenses which you will also bear in addition to our fees and any brokerage commissions and/or transaction fees.