Item 5 Fees and Compensation

Comprehensive Planning & Asset Management Service

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.

TOTAL ASSETS BETWEEN	ANNUAL % FEE
$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.

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.