

EB Financial Planning Investment Advisory Asset Management Wrap Account Minimums & Fees

Private Client Minimum Investments:

\$100,000 Individual Stock and Listed Options Tax Advantage Managed Accounts.

Commonwealth Account Minimum Investments:

\$10,000 Exchange Traded Funds and Mutual Fund Accounts

Deacon Mission Services (Pro Bono)

Accounts that have less than \$10,000 may qualify for Pro Bono Advisory Services through our Deacon Mission Services.

All accounts have specified minimums, as listed above, except Company Sponsored Retirement Accounts, which have no minimums. EBFP provides Fiduciary Investment Advisory Asset Management in which the client assets are managed and monitored in a discretionary account. The Investment Advisory (IA) representative will manage the account according to the client's objectives. The annual fee schedule for the Investment Advisory Asset Management Wrap Account ranges from 2% to 0.35%. Fees are subject to reduction based upon the size of the account and the nature of the services provided. Fees are paid quarterly in arrears based upon the ending market value of the account on the last day of the quarter, except ESOP Collar Consulting Accounts. ESOP Collar Consulting Accounts are billed at a flat annualized rate of 2% per year. Since ESOP Collars are held to term, and offer no liquidity for quarterly billing during the holding period, Investment Advisory fees are billed initially. Clients should be aware that the fees and expenses of the Program may be higher than those charged by other investment advisers or programs. A full description of fees and services provided are in the EBFP agreement that is needed to open the account. An account service fee of \$300 is due upon the establishment of all new accounts.

Annual Fee Schedule for All Investment Advisory Asset Management Wrap Accounts:

Employee Stock Option Plan Collar (ESOP)	2.00%
First \$200,000	1.75%
Next \$300,000	1.50%
Next \$500,000	1.00%
Next \$4,500,000	0.75%
Next \$5,000,000	0.50%
Over \$10,000,000	0.35%

NO OTHER COMPENSATION IS PROVIDED TO EBFP THROUGH THE INVESTMENT ADVISORY ASSET MGMT WRAP ACCOUNTS. THIS PROVIDES A SERVICE THAT CHARGES NO COMMISSIONS AND NO CONFLICTS OF INTEREST.

The fee schedule and fee may be adjusted to reflect individualized services offered to a client. There may be a nominal transaction charge for executing trades on all Investment Advisory Asset Management Wrap Accounts incurred by the custodian. Clients are free to choose any custodian that they prefer. EBFP receives NO 12b1 fees or compensation from any wrap fee asset management accounts.

