

FINANCIAL PLANNING SUBSCRIPTION PLATFORM MODEL

E. Roger Financial provide financial planning and advisory services on a subscription platform based on a prospective client's calculated net worth (see Table 1.). Fees are estimated at the time the Client select the level of financial planning. Financial planning engagements will typically range from \$750 to \$6,800 for the first engagement year, then will be reduced by the set-up fee in subsequent year(s). Our financial Planning and advisory fees are nonnegotiable. With the subscription platform, client pay a set-up fee at the beginning of the engagements with the remainder of the fees payable monthly in equal payment over 12 months with no interest. The client can elect to pay the remainder of fees at the completion of the financial plan.

1. Financial Planning Services.

Table 1. Financial Planning Services: Subscription Platform Fees

Subscription Price Level	Net Worth	Set-up Fee	Monthly Subscription	Total Price 1 st Yr	Total Base Price 2 nd Yr <u>1/</u>
PNW1	<\$250k	\$350	\$66.68	\$1,150	\$800
PNW2	\$250k-\$500k	\$450	\$83.34	\$1,450	\$1,000
PNW3	>\$500-<\$750	\$500	\$108.34	\$1,800	\$1,300
PNW4	\$750k-<\$1mil	\$600	\$125.00	\$2,100	\$1,500
PNW5	\$1mil - <\$2mil	\$800	\$191.66	\$3,100	\$2,300
PNW6	\$2mil – <\$3mil	\$1250	\$220.83	\$3,900	\$2,650
PNW7	\$3mil - <\$5mil	\$1500	\$283.33	\$4,900	\$3,400
PNW8	\$5mil -\$10mil	\$2500	\$358.33	\$6,800	\$4,300

1/ Total Base Price in the 2nd year and subsequent years is increase by the rate of inflation as measured by the current year consumer price index (CPI) paid monthly. There is no set-up cost after the initial plan is completed in year one unless there are substantial changes in client's financial assets.

Other services included with the subscription platform includes:

1. Monthly newsletter
2. Quarterly Financial Plan Review with Client
3. Financial Plan updates as needed
4. Online Financial calculator
5. Periodic Webinars
6. Periodic Market Insight Articles
7. Ongoing access to Advisor
8. Online access to written financial plan
9. Mobile App

E. Roger Financial may provide financial advisory services on hourly basis at \$225 per hour. This service is available if investment advisory services are required on a limited basis, i.e., hourly consultation.

2. Investment Management Services.

Investment Management Services annualized fees are charged as a percentage of assets under management as indicated in Table 2 below. Fees are constant across the value of assets under management.

Table 2. Investment Management Services: Fee Structure

Assets Under Management (AUM)	Annual Fee	Fee Payment Schedule
Individual –All Asset Limits	0.65 annually	Payable Quarterly
Employer Retirement Plan Assets	0.30 annually	Payable Quarterly

There is no minimum asset under management required for this service. Fees are assessed in in arrear quarterly base on assets under management. Investment management fees are deducted from the client's accounts in arrears and are not prorated between quarters. Typical fees are deducted directly from client accounts held by the custodian.