

# Financial Plan Cost Calculator - <Family Name> <Timeline>

| Financial Planning Fee   |   |  |  |
|--------------------------|---|--|--|
|                          | Planning Subjects   | Next 12 months                         | Base Fee   |
| Required Annually        | Overall Plan Health<br>Goal Envisioning<br>Cash Flow Planning<br>Investment Strategy  | Included in core plan                  | \$ 1,800   |
| Required in Phase 1      | Retirement Income Planning<br>Tax Planning<br>Risk Management<br>Estate Planning  | Yes<br>Yes<br>Yes<br>Yes               | \$ 275<br>\$ 375<br>\$ 250<br>\$ 300                 |
| Always Optional          | Education Planning<br>Investment Real Estate Analysis<br>Debt Analysis & Payment Planning<br>Benefit Package Analysis<br>Charitable Planning<br>Return on Life<br>Business Consulting Light | No<br>No<br>No<br>No<br>No<br>No<br>No | \$ -<br>\$ -<br>\$ -<br>\$ -<br>\$ -<br>\$ -<br>\$ - |
| Subtotal                 |   |  | \$ 3,000   |
| Complexity Factor: 1     |   |  | \$ -   |
| Adjustment               |   |  | \$ -   |
| Financial Planning Total |   |  | \$ 3,000   |

## What defines my complexity factor?

| Complexity Factor No 1   | Complexity Factor No 2                          | Complexity Factor No 3                                      | Complexity Factor No 4                                      |
|--|---|---|---|
| If all of the following apply to you   | If at least one of the following applies to you | If <b>only</b> one of the following applies to you          | If <b>more</b> than one of the following applies to you     |
| Minimal changes to your plan   | Moderate changes to your plan                   | Major changes that will require to re-work the initial plan | Major changes that will require to re-work the initial plan |
| W-2 Employee or Retired  | You have stock options, RSUs or ESPP            | You are a business owner or have variable income            | You are a business owner or have variable income            |
| Investment assets are managed by TrailWise, excluding current employer retirement plan | Investment assets are not managed by TrailWise  | Two or more rental properties                               | Two or more rental properties                               |
| 1 - 2 Meetings per year  | 2 - 3 Meetings per year                         | 3 - 4 Meetings per year                                     | 4 + Meetings per year                                       |
| Multiplication Factor: 0   | Multiplication Factor: 0.5                      | Multiplication Factor: 1.25                                 | Multiplication Factor: 2                                    |

## Asset Based Fee

Asset Based Fee Calculation

| Tiered AUM Fee Schedule |              |         |                                    |
|-------------------------|--------------|---------|------------------------------------|
| Tier                    | Asset Level  | Fee (%) | Max fee in this tier (\$) - annual |
| 1                       | \$0 - \$250K | 1.00%   | \$2,500.00                         |

| <i>AUM</i>   | <i>Marginal fee</i> | <i>Effective fee</i> | <i>Fee</i> |
|--------------|---------------------|----------------------|------------|
| \$800,000.00 | 0.80%               | 0.91%                | \$7,275.00 |
|              |                     | Asset Based Total    |            |

| Financial Planning Fees | Asset Based Fees | Total Fee |
|-------------------------|------------------|-----------|
| \$ 3,000                | \$7,275          | \$10,275  |

|          |                 |            |              |
|----------|-----------------|------------|--------------|
| 2        | \$250K - \$500K | 0.95%      | \$2,375.00   |
| 3        | \$500K - \$1M   | 0.80%      | \$4,000.00   |
| 4        | \$1M - \$2.5M   | 0.65%      | \$9,750.00   |
| 5        | \$2.5M - \$5M   | 0.50%      | \$12,500.00  |
| 6        | \$5M - \$10M    | 0.30%      | \$15,000.00  |
| 7        | \$10M - \$50M   | 0.20%      | \$80,000.00  |
| 8        | \$50M - \$75M   | 0.15%      | \$37,500.00  |
| 9        | \$75M - \$100M  | 0.10%      | \$25,000.00  |
| 10       | \$100M - \$150M | 0.05%      | \$25,000.00  |
| Top Tier | \$150M +        | capped fee | \$250,000.00 |

| Tier   | Asset Level  | Fee (%) | Fee (\$) - per tier |
|--------|--------------|---------|---------------------|
| 1      | first \$250k | 1.00%   | \$2,500.00          |
| 2      | next \$250k  | 0.95%   | \$2,375.00          |
| 3      | next \$300k  | 0.80%   | \$2,400.00          |
| Totals | \$800,000    | 0.91%   | \$7,275.00          |

\*effective fee (%)