

## Investment Management Fees - 2024

### *Investment Management – Our Fees (2 Options)*

#### **A. Embedded Commissions**

Under this arrangement, we are compensated directly from the investment company. The commission we receive is a part of the annual investment fee. Below is an example:

Fees charged by the investment company: 1%
Commission paid to brokerage/advisor: 1%
<b>Net investment fee paid by the client: 2%</b>

The fee is withdrawn automatically from your investment value. Your net investment returns each year will encompass the investment performance minus the investment fee. Here is an example:

Investment fund gain: 8%
MINUS: Investment fees 2%
<b>Net investment return: 6%</b>

The commission paid allows us to serve as your Certified Financial Planner; in addition to overseeing the investment account, we assist you across all components of the financial planning spectrum and are always only a phone call away. Please note, there may be additional invoicing for complex requests such as a detailed retirement income plan.

**B. Fee-For-Service**

Our Fee-For-Service arrangement means the fees paid by the client to First Oak Financial Inc. for our services are **not included** in the investment management fee and instead billed separately. Here is an example:

Fees charged by the investment company: 1%
Commission paid to brokerage/advisor: 0%
<b>Net investment fee paid by the client: 1%</b>

The fees we charge will be billed directly from us to the client. The signed Engagement Agreement will outline the specifics, but the below chart serves as a guide:

**Fee-For-Service Pricing:**

Investable Assets*	Cost Structure
< \$100,000	\$1,000/year
\$100,001 - \$250,000	\$1,500/year
\$250,001 - \$500,000	\$3,000/year
\$500,001 - \$999,999	\$5,000/year
\$1,000,000>	Case-by-case basis

As mentioned under Option A: the commission paid allows us to serve as your Certified Financial Planner; in addition to overseeing the investment account, we assist you across all components of the financial planning spectrum and are always only a phone call away. Please note, there may be additional invoicing for complex requests such as a detailed retirement income plan.

*NOTE: This is to be used as a general framework. Individual cases can vary, and prices can change periodically. This is effective in 2024.*