

## Investment Management Fees - 2026

### *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The fee is withdrawn automatically from your investment value.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           | \$1,200/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 2026.*