

# FLAT FEE VS. PERCENTAGE BASED FEES

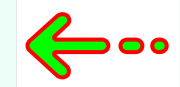
Starting Account Value	\$2,000,000
% Based AUM Fee	1.00%
% Based Fee in \$	<b>\$20,000</b>
Flat Fee	<b>\$10,800</b>
Flat Fee Inflation %	3%
Account Growth %	7%

Initial Percentage Savings	
Fee Savings:	<b>46.00%</b>

10 Years	
Fee Savings:	<b>\$139,806</b>
Account value difference:	<b>\$153,865</b>

15 Years	
Fee Savings:	<b>\$264,651</b>
Account value difference:	<b>\$347,455</b>

20 Years	
Fee Savings:	<b>\$445,512</b>
Account value difference:	<b>\$678,840</b>



As you can see, fees matter. Our goal isn't to be the cheapest in the marketplace, but rather to be the best value for clients. A flat fee business model allows for more money in the client's pocket and can save hundreds of thousands of dollars over 20 years.