

## Fees and Compensation

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign one or more advisory agreements that detail the responsibilities of Balanced Wealth and the Client.

### A. Fees for Advisory Services

#### Investment Management

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior calendar quarter. Investment advisory fees are based on the following schedule:

Assets Under Management	Annual Rate
Up to \$500,000	1.25%
\$500,001 to \$1,000,000	1.00%
\$1,000,001 to \$2,000,000	0.90%
\$2,000,001 to \$3,000,000	0.85%
Over \$3,000,000	0.65%

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. Certain legacy relationships may have fees that differ from the schedule above. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by Balanced Wealth will be independently valued by the Custodian. Balanced Wealth will not have the authority or responsibility to value portfolio securities.

#### Selection of Other Advisors (Sub-Advisors)

For Client's accounts that are managed by a Sub-Advisor, the Client's fee will be deducted from the Client's account[s] with the Sub-Advisor or the Managed Accounts Program and a portion of the investment advisory fee will be provided to Balanced Wealth consistent with the fee schedule above. Please see Item 14 – Client Referrals and Other Compensation for additional details.

#### Investment Management Platform

Client accounts implemented through AMP will be charged fees based on the average daily market value of the Client[s] account[s] for the month or quarter. Fees are based on the fee schedule above plus the AMP fee of 0.25%. The Client authorizes this fee deduction through the investment platform agreement signed by the Client, the Advisor and AMP.

#### Financial Planning Services

Balanced Wealth offers financial planning services at an hourly rate of up to \$175 per hour or on a fixed engagement fee. Planning fees may be negotiable depending on the nature and complexity of each Client's circumstances. An estimate for total hours and/or overall costs will be determined prior to engaging for these services.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

#### Retirement Plan Advisory Services

Plan advisory fees are generally billed as either a percentage of assets in the Plan, in advance of each quarter, based on the fee schedule above or based on a fixed quarterly fee.