

## Table of Fees for Services

**Effective January 1, 2020**

Carefully read Item 4 and Item 5 of Form ADV Part 2A ("Brochure") for more details of advisory services and fees, respectively. Fees below are charged when clients request the services listed. Fees below may not apply to all clients.

<b>Fees Charged by Investment Adviser</b>	<b>Fee Amount</b>	<b>Frequency Fee is Charged</b>	<b>Services</b>
Assets Under Management Fee	Negotiable based on portfolio size. Please see Form ADV Part 2A	Quarterly	Asset Management
Hourly Fee	\$350	In advance	Financial Advisory
Subscription Fee	0		
Fixed Fee	0		
Commissions to the Adviser	0		
Performance-based Fee	0		
Other	0		
<b>Fees Charged by Third Parties</b>	<b>Fee Amount</b>	<b>Frequency Fee is Charged</b>	<b>Services</b>
Third Party Money Manager	0		
Robo-Adviser Fee	0		
<b>Fee Total</b>	<b>Talk with your Adviser about fees and costs applicable to you</b>		

### **Additional fees and costs to discuss with your Adviser**

<b>Additional Fees/Cost</b>	<b>Yes/No</b>	<b>Paid To</b>
Brokerage Fees	No	
Commissions	Occasionally	Fidelity
Custodian Fees	No	
Bond Mark-ups	Possibly	Fidelity
Mutual Fund/ETF Fees and Expenses	Yes	Mutual fund / ETF provider

*This fee schedule is required by the Commonwealth of Massachusetts Securities Division to be delivered to all clients annually.*