

Just Plans Etc, A California Corporation

SCHEDULE of FEES

The fee for each calendar quarter is determined by multiplying the market value of the assets managed as of the last day of the quarter by one-fourth of the applicable annual rate indicated below.

The rate used is based on the aggregated value of related accounts at the end of a calendar quarter, and are payable in arrears. Fees are normally deducted from taxable accounts, if available, otherwise deducted from the account managed (IRA, 529), or [rarely] paid by check.

In a calendar quarter when an account is managed for less than a full quarter, the fee is prorated.

Fees are due upon receipt of the invoice and are normally deducted from the account within 20 - 40 days after the close of each calendar quarter.

<u>Assets Under Management</u>	<u>Annual Fee Rate</u>
\$0 to \$ 500,000	1.20%
\$ 500,001 to \$1,000,000	1.00%
\$1,000,001 to \$2,000,000	0.88%
\$2,000,001 to \$3,000,000	0.72%
over \$3,000,000	negotiable

Accounts that fall below \$200,000 are billed at a flat rate of \$600 per quarter. New client relationships [Trusts, Joint, IRAs, etc] must aggregate \$500,000. Financial Planning and Investment Consulting services are available on a project basis and billed at an hourly rate of \$200.

Employer retirement accounts held at Fidelity, Vanguard, or other firms, which you have us manage, are charged between 0.60% and 1.20% per year depending on the makeup and size of the account.

College 529 accounts are charged 0.60% per year, **and are billed annually in January**. Fees are deducted from taxable accounts managed by Just Plans, otherwise payable by check.

Date: _____

Just Plans Etc. A California Corporation
(Advisor)

By: _____
client

By: _____
James P Ellman, President

By: _____
client