



## Affinity Financial Advisory Service Models

model	cost	financial feedback	investment analysis & allocation	client portal & planning platform (CPPP)
introductory consultation	\$0	informal <sup>4</sup>	NO	NO
client service	\$900 & up <sup>1</sup>	comprehensive <sup>5</sup>	YES	YES
subscription	\$900 & up <sup>2</sup>	various <sup>6</sup>	available <sup>8</sup>	YES
investment analysis & allocation	varies <sup>3</sup>	focused <sup>7</sup>	YES	NO

- 1 each quarter a client's billable assets are multiplied by 1/4 AFA's applicable fee %; there is a \$90,000 asset minimum
- 2 \$900 minimum fee; payable annually for accounts not under AFA's management; payable monthly (\$75) for those under AFA's management; See note<sup>3</sup> for how fee can exceed \$900
- 3 for accounts not under AFA's management; each time an investment allocation is requested, AFA's quarterly fee will be charged
- 4 a list of recommendations may be provided
- 5 CPPP interaction & output; periodic meetings; custom analysis
- 6 for accounts under AFA's management, see note<sup>5</sup>; for accounts not under AFA's management, CPPP interaction & output
- 7 will center on issues related to providing proper investment analysis & allocation; access to AFA's advice will be limited to the subsequent quarter; informal financial feedback is likely
- 8 for accounts not under AFA's management, investment analysis & allocation is available at AFA's standard quarterly fee; see note<sup>7</sup>

Assets (AUM)	Profile	Custom	Cash	Short-term
			Substitute	Bond
\$50k – 499k	1.00%	2.00%	0.50%	1.00%
\$500k – 999k	0.85%	1.25%	0.50%	0.85%
\$1M – 1.9M	0.75%	1.00%	0.50%	0.75%
\$2M – 4.9M	0.65%	0.90%	0.50%	0.65%
\$5M – 9.9M	0.50%	0.75%	0.50%	0.50%
\$10M – 24.9M	0.40%	0.60%	0.40%	0.40%
\$25M – 49.9M	0.30%	0.50%	0.30%	0.30%
\$50M +	0.25%	0.25%	0.25%	0.25%

*The fee percentage a client is charged is based on the total of client account balances under Affinity's management at the end of each quarter. The fee percentages listed are annual. The quarterly fee percentage is determined by dividing the annual fee percentage by four. The fee in dollars is calculated account by account as follows:*

$$\text{quarterly fee \%} \times [\text{previous quarter (ending balance + time weighted deposits \& withdrawals)}]$$

*The fee percentage is not negotiable.*