Eugenias
ADVISORY GROUP, LLC
Private Wealth Management

Fee Schedule & General Pricing Guidelines

Financial Planning Fees (Section 'A' from Client Advisory Agreement)

Areas in the planning process that may be covered include (depending on client):

- Goal Identification
- Data Gathering
- Review of Retirement Benefits
- Personal Financial Statement
- Cash Flow & Budgeting
- Estate Planning
- Wealth Transfer Strategies
- Business Planning
- Investment Analysis
- Charitable Gifting
- College Planning
- Insurance and Tax evaluation

Time Frame: Depends on particular situation - usually three to six months (may be longer)

Planning Fee: $2,000 to $5,000 depending on complexity and comprehensiveness of plan (an estimate will be discussed during early part of engagement). This fee is based on a rate of $175.00 per hour. Planning Fees will be invoiced ½ due upon engagement and balance at the end of the planning engagement. Planning fees must be paid by check unless otherwise negotiated.

Wealth Advisory Service Fees (Section 'B' from Client Advisory Agreement)

Eugenias Advisory Group manages money on a discretionary basis. Investment management fees will be debited from accounts held under Eugenias Advisory Group's management. Eugenias Advisory Group reserves the right to increase fees; written notice and a new fee scheduled will be signed by client. The following services are included with investment management. This agreement includes:

- Thorough discussion of goals and objectives
- Evaluation of your risk tolerance
- Discussions of your past investment experience
- Review of existing investment asset allocation
- Appropriate asset allocation recommendation and implementation
- In the first year of engagement quarterly meetings will be held (in person or by phone) to discuss how your investment plan is performing
- Ongoing review of financial planning issues (if you've engaged us to do Financial Planning)
- Ongoing educational sessions

Time Frame: On going

Fee: Annual fee schedule – charged in arrears at the end of each calendar quarter

Up to	$1,000,000	---	1.00%
Greater than	$1,000,000	---	.75%
Minimum assets managed		---	$500,000
Minimum annual fee charged		---	$5,000

(Percentage rate will be greater than 1% if assets are less than $500,000 because invoice minimum is $1,250 per quarter)

________________________________ (Signature) ________________ (Date)

________________________________ (Signature) ________________ (Date)

(Office) 256.546.3243 ◆ 877.546.3245 (Toll Free)
508 South Fifth Street
Gadsden, Alabama 35901
www.EugeniasAdvisory.com