

Royal Asset Managers is a Fee-Only Advisor

Discretionary Asset Management - Minimum fee is \$3,500 annually. Fees are .008 on the first \$1,000,000 and .006 on the next \$2,000,000 and .005 on the next \$2,000,000. Bond accounts are charged less. Fees are charged in arrears on a monthly basis at 1/12th the annual amount. This method of compensation incentivizes us to grow your portfolio because our compensation goes up when your accounts increase in value.

Financial Planning - Basic charge of \$2,750 for investment portfolio analysis, recommendations for changes to portfolio, retirement projections, college funding, insurance analysis and estate planning alerts. Individuals with personal net worth exceeding \$2,750,000 will be charged, \$2,750 + .00175 on amounts exceeding \$2,750,000.

Investment Advisory & Consulting – RAM is happy to offer hourly consulting at a cost of \$250/hr. Discounts may apply for multiple hours and/or phone conversations. A minimum of \$325 is charged for a scheduled in-person meeting. Clients who elect this service will likely incur some one-time charges for Financial Planning analysis.

Getting Started – Clients with less than \$150,000 in investable funds will be charged \$1,000 for a basic retirement projection, account opening assistance and investment recommendations and instructions. For those with more than \$150,000 but less than \$275,000 a charge not to exceed \$1,500 will be assessed.

Military Personnel – For U.S. Military personnel who are or were active duty within the past five years, RAM will offer basic financial planning and investment guidance similar to the Getting Started program at no cost. This service is made available on a limited basis. Best efforts will be made to satisfy all requests.