



Fee Schedule

Financial Planning Services – Billed by the project

Sharkey, Howes & Javer, Inc. is a full service, FEE-ONLY Financial Planning and Investment Advisory firm. We have seven experienced Certified Financial Planners™ and a full support staff, enabling us to provide customized financial advice and solutions addressing the specific issues and goals of each client. Issues may include retirement, education funding, career and business transition, specialized care of family members, mortgage options, employee benefits, and stock options. We provide a written analysis, recommendations and a system to measure progress towards meeting financial goals.

Planning Fees

Financial Planning Services (depending on complexity)	\$250 - \$7,500
Business Planning	\$10,000 (minimum charge)

Investment Advisory Services – Fee-Only

We provide complete investment services, including investment selection, asset allocation, portfolio design and diversification, retirement portfolio transition planning and ongoing advisory services and recommendations. We use no-load mutual funds, individual stocks and bonds. Our services incorporate a client’s risk tolerance and provide a tracking system to measure progress towards meeting financial goals.

Set-Up Fees (one time)

Set-up fees are charged per account depending on the complexity of the process of designing portfolios, establishing accounts and transferring assets.

	<u>Fee Range</u>
• Account size \$0 - \$49,999	\$50
• Account size \$50,000 - \$149,999	\$100
• Account size greater than \$150,000	\$250

Annual Management Fee Maximum fee 1% per year – Billed quarterly in arrears

Includes:

- Portfolio management and Investment Selection
- Monthly statement
- Quarterly reports
- Rebalancing service
- Unlimited consultation