



## 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 provide a written analysis addressing the specific issues of each client and include recommendations and a system to measure progress towards meeting financial goals. Issues may include:

- Balance Sheet
- Education Analysis
- Life Insurance Analysis
- Retirement Analysis
- Retirement Distribution/Income Planning
- Qualified Retirement Plan Selection
- Employee Benefits Analysis
- Cash Flow Analysis
- Debt Reduction Analysis
- 401(k) Allocation Review
- Portfolio/Investment Account Review
- Business Planning (minimum charge \$10,000)
- Mortgage Option Analysis
- Stock Option Analysis

### Planning Fees

Initial Financial Planning Services Fee (depending on complexity): \$2,000+

### Investment Advisory Services

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, exchange traded 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.

### Annual Investment Management Fee

The first \$1,000,000	1.00% of portfolio assets
The next \$1,000,001 up to \$3,000,000	0.80% of portfolio assets
The next \$3,000,001 up to \$5,000,000	0.60% of portfolio assets
Over \$5,000,000	0.50% or less of portfolio assets

Includes:

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