

Schedule of Fees

Platinum Service Level

Financial Planning and Consulting Services*

Annual planning fee of **\$10,000**, subject to periodic increases

The Platinum service level is intended to be all-inclusive in nature. The fee covers a detailed Personal Financial Plan, ongoing consultation for any matter that may arise, and quarterly review meetings. Each quarter will typically focus on a portion of the financial plan so that the entire plan is reviewed in detail and updated as needed over the course of each year. The retainer fee allows for ongoing and as-needed consultation pertaining to the financial plan or any other matter affecting the client's personal finances.

This annual planning fee shall be prorated and paid quarterly, in advance. There is a 24 month initial engagement agreement for this level of service, with an automatic calendar quarter renewal thereafter.

At the Platinum level service, the services that are not included in the planning retainer are as follows: fiduciary assessments and consulting, small business/practice consulting, and divorce planning. This list is subject to change as new service offerings are added.

These planning services are offered on an hourly and/or per project basis. For hourly services and fees, an estimate of the total fee to be incurred is presented. Generally, one-half of the estimated fee is due upon the client's approval of the scope of the project, and the remainder of the fee is due based upon the terms of the engagement but no later than the completion of the service.

\$300 per hour, subject to periodic increases

Investment Management*

0.60% of the portfolio balance with a minimum annual fee of **\$15,000**

This annual fee shall be prorated and paid quarterly, in advance, based upon the market value of the Assets on the last business day of the previous quarter.

**The Platinum service level is intended to be all-inclusive. Searcy Financial Services, Inc will review and charge a fee for all investments regardless of where they are held and who manages them. Searcy Financial Services, Inc does not hold itself out as a tax or legal advisor and does not prepare tax returns or handle legal work, but does review tax returns and legal documents for familiarity purposes as it relates to the steps of the planning process, including those affecting estate planning, insurance planning, retirement and education planning.*

Schedule of Fees

Gold Service Level

Financial Planning and Consulting Services

Minimum annual planning fee of **\$5,000**, subject to periodic increases

The Gold service level is intended to cover the basic components of a Personal Financial Plan, a meeting to discuss vision and goals, prioritize goals, and gather data, a meeting to review the Personal Financial Plan, and semi-annual update meetings thereafter. The following services are included in the \$5,000 annual planning fee:

- Getting to know you and data collection meeting
- Identification of personal and financial goals
- Assist client in preparing net worth statement and cash flow (budget) statement
- Retirement (financial freedom) planning (*updated every 3 years*)
- Education planning (*updated every 3 years, if applicable*)
- Investment planning and portfolio design
- Risk management (insurance review)
- Estate planning review

This annual planning fee shall be prorated and paid quarterly, in advance. There is a 12 month initial agreement for this level of service, with an automatic calendar quarter renewal thereafter.

For all services that are not listed as included services, the standard hourly fee applies. Examples may include: additional meetings, special projects or research, gathering data for and/or meetings with other advisors, multiple year financial projections or balance sheet, cash flow and tax forecasts along with written financial statement footnotes.

For hourly services and fees, an estimate of the total fee to be incurred is presented. Generally, one-half of the estimated fee is due upon the client's approval of the scope of the project, and the remainder of the fee is due based upon the terms of the engagement but no later than the completion of the service.

\$300 per hour, subject to periodic increases

Investment Management

Assets	Percentage Fee
Up to \$3,000,000	0.75% of the portfolio balance with a minimum annual fee of \$5,000
\$3,000,001 and above	0.50% of the portfolio balance in excess of \$3,000,000

This annual fee shall be prorated and paid quarterly, in advance, based upon the market value of the Assets on the last business day of the previous quarter. At the Gold service level, Searcy Financial Services, Inc will review and charge a fee for all investments regardless of where they are held and who manages them.

**Searcy Financial Services, Inc does not hold itself out as a tax or legal advisor and does not prepare tax returns or handle legal work, but does review tax returns and legal documents for familiarity purposes as it relates to the steps of the planning process, including those affecting estate planning, insurance planning, retirement and education planning.*

Schedule of Fees

Silver Service Level

Financial Planning and Consulting Services

\$300 per hour, subject to the services performed and subject to periodic increases

The Silver service level is an a-la-cart service for clients who require little planning. However, some basic planning is necessary for all clients of Searcy Financial Services, Inc. At minimum, clients utilizing the Silver level service agree to the following:

- Getting to know you and data collection meeting (one-time)
- Identification of personal and financial goals
- Assist client in preparing net worth statement and cash flow (budget) statement
- One retirement (financial freedom) analysis
- Investment planning and portfolio design
- Meeting to review initial plan or periodic updates are required in subsequent years
- A mandatory review/update at least once every 3 years*

*The approximate time associated with ongoing updates is estimated to be 10 hours every 3 years.

For hourly services and fees, an estimate of the total fee to be incurred is presented. Generally, one-half of the estimated fee is due upon the execution of the Agreement (or upon client's approval of the scope of the project for required updates), and remainder of the fee is due based upon the terms of the engagement but no later than the completion of the service.

Investment Management

Assets	Percentage Fee
Up to \$1,000,000	1.00% of the portfolio balance with a minimum fee of \$5,000
\$1,000,001 to \$2,000,000	\$10,000 + .75% x the portfolio balance in excess of \$1,000,000
\$2,000,001 and above	\$17,500 + .50% x the portfolio balance in excess of \$2,000,000

This annual fee shall be prorated and paid quarterly, in advance, based upon the market value of the Assets on the last business day of the previous quarter. There is a 12 month initial engagement agreement for this level of service with an automatic calendar quarter renewal thereafter.

**Searcy Financial Services, Inc does not hold itself out as a tax or legal advisor and does not prepare tax returns or handle legal work, but does review tax returns and legal documents for familiarity purposes as it relates to the steps of the planning process, including those affecting estate planning, insurance planning, retirement and education planning.*

Freedom of Choice

Because each of our clients are unique, we offer 3 different levels of service to meet each person's individual needs. Financial planning is the cornerstone of our practice and we believe that when the fees associated with planning are wrapped up with the investment management, it can become difficult to ascertain and appreciate the value of the planning. We don't want the asset management fees subsidizing the planning. And we don't want clients with greater assets subsidizing clients with fewer assets. That's why, regardless of the level of service you choose, we do the planning under one fee and investment management under a separate fee. You get both and pay for them separately.

Here are some additional reasons why we have different levels of service and varying fee structures:

- Clients that elect high levels of planning services (Gold and Platinum) are paying for those services. Therefore, we are able to provide a discount on the investment management services provided. This helps us remain competitive in our pricing.
- Varying service levels allow us to be more proactive and help clients stay on track to meet their goals because we are more closely connected with clients through ongoing reviews and meetings on a regularly scheduled frequency, according to the service level selected.
- We are obligated to know our clients' goals and financial condition and to make appropriate financial planning and investment recommendations. This is an ethics requirement established by the CFP Board that we think makes good sense. However, in order to meet this obligation, there are certain basic planning issues that we must discuss and certain documents and information that we must obtain from all clients, regardless of the service level they have chosen; this is why we have planning requirements, even at our most basic service level.



- Investment management should never be done in a vacuum. It is important for us to understand all investments and strategies being utilized by our clients so that appropriate recommendations and decisions can be made. This is why we review all assets, regardless of where they are held and charge an investment management fee for those assets at the Gold and Platinum service levels.
- We are able to take a much more standardized approach to our planning process by creating three levels of service. This improves our efficiency and allows us to offer a robust service selection and spend more time in developing highly personalized plans for each client's unique situation.
- We believe that having various service levels encourages open communication and dialogue with clients who might otherwise be reluctant to call upon us. This allows us to be a better resource for clients.

SEARCY FINANCIAL SERVICES, INC.

TELEPHONE (913) 814-3800 • FACSIMILE (913) 814-3900
12980 FOSTER STREET, SUITE 160 • OVERLAND PARK, KANSAS 66213
WWW.SEARCYFINANCIAL.COM