



ProsperiTea Planning

Table of Fees for Services

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”), as these sections of the Brochure contain important details about ProsperiTea Planning’s advisory services and fees. Fees are calculated and not negotiable. The fees below will only apply to you when you request the services listed. The fees below will only apply to you when you request the services listed. Different fees may represent alternative payment options for similar services or combinations of services. Talk with ProsperiTea Planning about what services are appropriate for you and the fees that will apply. Other than tax preparation fees, all fees are disclosed at the beginning of the engagement and are paid in advance.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management Fee	\$0	N/A	N/A
Hourly Fee	\$255/hr	Hourly	Only offered to prior clients
Subscription Fee - also called the “XY Tea Model”	\$1,250 - \$5,000	Monthly	For clients needing a reduced level of services and less frequent meetings. Only offered to prior clients.
Fixed Fee - also called the “ACP Open Retainer”	\$5,000 to \$25,000	Quarterly in Advance	Comprehensive Financial Planning Services, generally to include Tax Planning & preparation, Investment Advising under a Fiduciary Model, and Financial Planning for Issues specific to the client’s situation.
Commissions to the Adviser	\$0	N/A	N/A
Performance-based Fee	\$0	N/A	N/A
Other	\$1,025	At time of service	Financial Review, single session of around two hours. Only offered for clients who have information already on file.
	Beginning at \$300	Per return	Tax Preparation, charges based on services needed.
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager	\$0	N/A	N/A
Robo-Adviser Fee	\$0	N/A	N/A

Talk with your Adviser about fees and costs applicable to you

Additional fees and costs to discuss with your Adviser

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	Yes	"Ticket" charges are paid to the Custodian for trades, range from \$0 to \$50. We use low or no cost choices where trades are expected to be frequent.
Commissions	Yes	We don't accept commissions, but on occasion we will recommend a product for purchase that someone else might get a commission on, such as life insurance or a mortgage. We help navigate these purchases as part of our Fixed Fee engagement with no further compensation.
Custodian Fees	Yes	Custodian may charge IRA fees or statement fees or other de minimus amounts.
Mark-ups	No	N/A
Mutual Fund/ETF Fees and Expenses	Yes	Built-into funds, chosen specifically to limit these when prudent.