



## Instructions

### Schedule B: Payment Form

Here are some tips for properly completing the Schedule B Payment Form included in the Savings Plan Management Investment Advisory Agreement.

#### **Approximate Account Balance**

Enter what is shown on the client's most recent statement. We will determine an exact account balance on the day that we gain access to the account using the client login credentials. The day we gain access to the account is what we will refer to as the "Anniversary Date." The "Anniversary Balance" is the account value on that date and will be the value on which we calculate the RMS fee for the account (and the total client fee if the fee is a percentage of assets under management).

#### **Annualized Fee Schedule**

The Solicitor has the ability to determine whether the client's fee is going to be set as a **Percentage of Assets Under Management** or as a **Flat Fee**.

**NOTE: Regardless of whether you set the client fee as a percentage of assets or as a flat fee, the RMS fee is 0.12% with a minimum of \$240.**

- **Percentage of Assets Under Management:** If the fee to the client is going to be set as a Percentage of Assets Under Management, *enter on Line 1 the fee in percentage terms.*
  - **To cover the RMS fee,** the minimum percentage must be 0.12%.
  - IN ADDITION, *on Line 2, enter the estimated dollar amount of the percentage fee based on the Approximate Account Balance (x% of assets under management times estimated account balance = estimated fee in dollars).*
- **Flat Fee:** If the fee to the client is going to be set as a Flat Fee, enter that fee on Line 2.
  - **To cover the RMS fee,** the dollar amount must be 0.12% times the account value, with a minimum of \$240.
  - You may leave Line 1 blank if it is a Flat Fee

#### **Payment Frequency**

Because the client is paying for the Savings Plan Management service directly (rather than having the fee taken out of the account), the client needs to know how much they are paying per year. That is why it is important to complete Line 2. Clients have the ability to pay that annual fee 1) at account setup, 2) in monthly installments, or 3) in quarterly installments. Monthly or Quarterly installments must be paid by credit card or ACH account debit.