

Fee Schedule

All prospective clients are offered a complimentary consultation to discuss the range and suitability of Springwater's services. Please contact us at your convenience to do so.

Wealth Management Services

First \$2,000,000	0.90 %
Next \$2,000,000	0.75 %
Next \$2,000,000	0.60 %
All assets over \$6,000,000	0.40 %

Wealth management integrates investment management services and ongoing financial planning advice. Wealth management clients generally pay a one-time fee for an initial financial plan, per the Financial Planning Services schedule below.

Unless Springwater agrees to the contrary in writing, if your portfolio value is less than \$1,000,000 Springwater will charge a flat fee of \$9,000 per year. If your portfolio value is less than \$1,000,000 and you are subject to the \$9,000 annual minimum fee, you will pay a higher percentage annual fee than referenced in the above fee schedule.

Investment Management Services

First \$2,000,000	0.80 %
Next \$2,000,000	0.65 %
Next \$2,000,000	0.50 %
All assets over \$6,000,000	0.30 %

Unless Springwater agrees to the contrary in writing, if your portfolio value is less than \$500,000 Springwater will charge a flat fee of \$4,000 per year. If your portfolio value is less than \$500,000 and you are subject to the \$4,000 annual minimum fee, you will pay a higher percentage annual fee than referenced in the above fee schedule.

Financial Planning Services

Initial Financial Plan	\$5,000 to \$10,000
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Financial planning fees vary, depending on the nature and scope of work. Clients are provided with a written engagement letter that includes a capped quote for financial planning fees. Fees for plan updates are generally one-half of the initial planning fee.