



**TRUE NORTH**  
RETIREMENT ADVISORS

*A Clear Path to Financial Freedom*

# True North Retirement Advisors Pricing Schedule

*Your all-in fees, explained*



**We care about transparency.** We want you to understand all of the fees you'll pay when you work with us - not just the fees you pay to us, but your all-in fees – including product, trading, and miscellaneous fees.

Many advisors don't disclose the details of these other fees to their clients, but you deserve to know what you're actually paying! So before you ever decide to work with True North Retirement Advisors, **we'll explain your all-in fees in plain English**, so you can see the larger picture and understand what you'll be paying.

# Investment Management Fees

Most of our clients engage us for both investment management and advisory services. Our investment management fees consider both the size of your portfolio and how your assets are invested.

## Our standard advisory fee schedule:

ASSETS	FIXED INCOME	BALANCED	EQUITY
< \$149,999	0.75%	1.00%	1.00%
\$150,000-\$499,999	0.70%	0.85%	0.95%
\$500,000-\$999,999	0.65%	0.75%	0.90%
\$1,000,000-\$1,999,999	0.60%	0.65%	0.80%
\$2,000,000-\$2,999,999	0.55%	0.60%	0.70%
\$3,000,000-\$3,999,999	0.50%	0.55%	0.60%
\$4,000,000+	0.40%	0.50%	0.55%

# Financial Planning Fees

Even if you don't engage us for investment management services, you may still have important questions about your finances that need to be answered.

## If you have questions like:



**When can I retire?**



**Should I convert my IRA to a Roth IRA?**



**How can I pay for my kids' college while still saving for retirement?**

## We can help!

Our knowledge and experience allow us to answer these important questions through comprehensive financial planning, and we can offer assistance on a per project basis.

**Our fees range from \$1,500 - \$5,000 per project**, and are based on the complexity and scope of your needs.

# Business Owner Services Fees

We specialize in the unique retirement planning needs of business owners, both personally and for your employees. We offer a holistic approach to helping you plan for your retirement and the exit of your business, as well as consult on 401(k) and employee benefit plans for your employees.

## Exit Planning Fees

Every business is unique, so every business owner's exit plan must be, too. That's why we have flexible pricing to create and implement a custom-designed exit plan for your business. **Our fee to create a comprehensive exit plan starts at \$10,000 per project.**

*Not sure if you're ready to commit to an exit plan for your business? The first step toward a successful exit is finding out what your business is worth. We can help you discover the value of your business with our **FREE** business valuation tool:*

**Value My Business**

# 401(k) and Retirement Plan Consulting Fees

There are many options for retirement plans, so we'll help you find a plan that works for your business and your employees. We'll always help you understand the total costs for running your retirement plan so you can make informed decisions.

**Our consulting fees for 401(k) or other employee benefits plans start at \$5,000 per year.** In addition to our fees, you and your employees can expect to pay recordkeeping, administration, and product fees.

Our standard retirement plan consulting fee schedule is based on the total assets in your company retirement plan:

**\$1,000,000-\$1,999,999 = .5%**

**\$2,000,000 – \$4,999,999 = .35%**

**\$5,000,000 – \$9,999,999 = .25%**

**\$10,000,000+ = Negotiable flat fee**



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