SEVEN PILLARS. ONE HOLISTIC RELATIONSHIP.

THE HOLISTIC WHEEL OF SERVICES

Investment advisory services, complemented by a full suite of planning resources

Chamberlin's advisory fee covers investment advisory services provided through FIA. In addition, clients may have access to a broader suite of planning resources, including tax strategies and preparation, estate planning, insurance, income planning, Social Security optimization, and healthcare & Medicare guidance, coordinated as part of a holistic financial planning approach.

The fee schedule on the following pages details Chamberlin's advisory fee. Page 4 quantifies, using independent peer-reviewed and industry research, the projected annual value that comprehensive financial advice is estimated to deliver.

7	EST. 2002	≈ 3% / YR
INTEGRATED DISCIPLINES	HOLISTIC PLANNING FIRM	PROJECTED VALUE · SEE P. 4

CHAMBERLIN ADVISORY FEE SCHEDULE

ONE TRANSPARENT FEE.

EVERYTHING YOU NEED TO RETIRE WITH CONFIDENCE.

At Chamberlin, we believe retirement planning should feel simple, honest, and hopeful. That's why we provide investment advisory services for one transparent annual advisory fee with no surprises or hidden costs. In addition, clients may have access to tax strategy, estate planning, and other planning services at no additional charge. As your assets grow, your advisory fee percentage may decrease while the suite of available services expands.

HOUSEHOLD ASSETS	ADVISORY FEE	PLATFORM FEE	TOTAL FEE
Under $500k	1.50%	0.10%	**1.60%**
$500k – $1m	1.25%	0.10%	**1.35%**
$1m – $2m	1.00%	0.10%	**1.10%**
$2m – $5m	0.85%	0.10%	**0.95%**
$5m and above	0.70%	0.10%	**0.80%**

One fee, calculated as an annual rate and billed monthly in arrears. Full tier benefits on the next page.

WE BELIEVE IN A FUTURE WHERE PEOPLE ARE NOT AFRAID TO RETIRE.

OUR TEAM OF INVESTMENT ADVISER REPRESENTATIVES IS HELD TO A FIDUCIARY STANDARD AND IS LEGALLY REQUIRED TO ACT IN OUR CLIENTS' BEST INTERESTS.

SERVICES AVAILABLE AT EACH TIER

EVERY TIER. ONE HOLISTIC RELATIONSHIP.

	EMERGING Under $500k 1.60%	FRONTIER $500k–$1m 1.35%	PREFERRED $1m–$2m 1.10%	HIGH NET WORTH $2m–$5m 0.95%	PRIVATE WEALTH $5m+ 0.80%
INVESTMENT ADVISORY SERVICES *Covered by your advisory fee*					
Dedicated Advisory Team *Investment Adviser Representatives held to a fiduciary standard*	◆	◆	◆	◆	◆
Core Investment Strategies	◆	◆	◆	◆	◆
Bespoke Investment Strategies		◆	◆	◆	◆
High Net Worth Strategies				◆	◆
ADDITIONAL PLANNING SERVICES *Provided at no additional charge · Not covered by the advisory fee*					
The Wells of Wealth Strategy *Your holistic retirement roadmap*	◆	◆	◆	◆	◆
Digital Estate Planning Platform *Organize your legacy & store vital documents*	◆	◆	◆	◆	◆
Tax Return Preparation *Prepared in-house by an enrolled agent*	A LA CARTE	A LA CARTE	BASIC INCLUDED	FULL & COMPREHENSIVE INCLUDED	FULL & COMPREHENSIVE INCLUDED
White Glove Trust Creation *Revocable Living Trust prepared by a licensed attorney*	A LA CARTE	A LA CARTE	A LA CARTE	◆	◆
Full White Glove Legal Suite *Living Will, POAs, and Future Updates*	A LA CARTE	A LA CARTE	A LA CARTE	A LA CARTE	◆

◆ Available in your tier   A LA CARTE Available for an additional fee   *Total annual rates (advisory + 0.10% platform), billed monthly in arrears.*

Disclosures: All advisory services are offered through Foundations Investment Advisors, LLC (FIA), an SEC-registered investment adviser. The advisory fee applies solely to investment advisory services provided through FIA. Additional planning services are made available by Chamberlin at no additional charge and are not covered by the advisory fee. Specific estate planning legal documents are provided through third-party partners (Estate Guru / Wealth.com) and coordinated by your Chamberlin advisor. Tax preparation completed by a Chamberlin accountant who is an enrolled agent. A la carte services are available for an additional fee. Fees are calculated as annual rates on household assets under management and billed monthly in arrears.

EVIDENCE-BASED PLANNING

THE QUANTIFIED VALUE OF HOLISTIC ADVICE

Projected annual value of the Chamberlin engagement, per independent research

Three independent quantitative frameworks — Vanguard's *Advisor's Alpha*,[1] Morningstar's *Gamma*,[2] and Envestnet's *Capital Sigma*[3] — converge on a consistent finding: disciplined, comprehensive advice adds measurable net value versus the average self-directed investor. Estimates range from the equivalent of **+1.59%** to **more than +3.00% per year**, with Russell Investments[4] independently attributing 1–2% to behavioral guidance alone. Each value lever maps directly to a specific Chamberlin solution within the holistic plan (p. 1).

≈ 3.0% PER YEAR

Consensus estimate of gross annual value for a fully implemented holistic engagement — roughly 3× a typical 1.00% advisory fee.

Illustration: on a $1,000,000 portfolio, ≈$30,000 of projected annual value (refs. 1–3).

VALUE ATTRIBUTION BY LEVER AND CHAMBERLIN SOLUTION

VALUE LEVER	CHAMBERLIN SOLUTION	VANGUARD [1]	M'STAR [2]	ENVESTNET [3]
Behavioral coaching ("emotional circuit breaker")	Holistic Financial Advice	1.50%	—	—
Systematic tax-loss harvesting	Evidence-Based Direct Indexing	—	—	1.00%
Tax-efficient withdrawal sequencing	Holistic Withdrawal Plan	up to 1.20%	0.23%	—
Asset location across account types	Tax-Efficient Asset Allocation	0.60–0.75%	0.23%	—
Planning & dynamic withdrawal strategy	Wells of Wealth Strategy	0.50%	0.70%	0.50%
Guaranteed-income / longevity optimization	No-Fee Annuity Strategies	—	incl. above	—
Cost-effective investment selection	Evidence-Based Investing	0.30–0.45%	—	0.82%
Systematic rebalancing	Wells of Wealth Rebalancing	0.14–0.35%	—	0.44%
Asset class selection & allocation	Fully Optimized Portfolios	significant*	0.67%	0.28%
TOTAL ESTIMATED ANNUAL VALUE		>3.00%	1.59%	≈3.00%

**Vanguard deems allocation value significant but too investor-specific to assign a universal basis-point figure.[1] Framework totals are not additive across rows; lever efficacy is interdependent and varies with tax bracket, account mix, and investor behavior. Estate and healthcare planning generate additional value (tax minimization, asset protection, cost avoidance) not captured in portfolio-return terms above.*

METHODOLOGY & REFERENCES

1. Kinniry, F.M., Jaconetti, C.M., DiJoseph, M.A., Zilbering, Y. & Bennyhoff, D.G. "Putting a Value on Your Value: Quantifying Vanguard Advisor's Alpha." Vanguard Research (updated 2022): up to ~3% net annual value.
2. Blanchett, D. & Kaplan, P. "Alpha, Beta, and Now… Gamma." The Journal of Retirement, Vol. 1, No. 2 (2013), Morningstar Investment Management: +22.6% retirement income, equivalent to +1.59%/yr.
3. Envestnet Quantitative Research Group. "Capital Sigma: The Advisor Advantage" (2016; updated 2019): ≈300 bps of estimated annual advisor-created value across five pillars.
4. Russell Investments. "Value of an Advisor" annual study: 1–2% attributed to behavioral coaching alone.
5. Cerulli Associates, U.S. Retail Investor research (2025): 68% of affluent investors are willing to pay for advice, up from 38% in 2010.