

# Annual Fee Summary

As at December 31, 2023  
 Accounts Open:  
 1/1/2023



## Estimated & Actual Fees Paid

Amount(s)	Ticker	Holding(s)	Annual Expense	Est. Dollar Cost
\$ 9,149	USD	Cash Held at Schwab	0.00%	\$ -
\$ 507,173	DFAX	DIMENSIONAL WLD EX US CREQ 2 ETF	0.30%	\$ 1,521.52
\$ 292,936	SCHZ	SCHWAB US AGGREGATE BOND ETF	0.03%	\$ 87.88
\$ 286,299	SCHP	SCHWAB US TIPS ETF	0.03%	\$ 85.89
\$ 519,921	DFAC	DIMENSIONAL US CORE EQUITY 2 ETF	0.17%	\$ 883.86
\$ 18,994	SWVXX	SCHWAB VALUE ADVANTAGE MONEY INV	0.34%	\$ 64.58
<b>\$ 1,634,472 Total Portfolio</b>			<b>Estimated Investment Fees</b>	<b>\$ 2,644</b>
			<b>Actual Transaction Fees</b>	<b>\$ -</b>
			<b>Actual Advisory Fees</b>	<b>\$ 7,640</b>
			<b>Total Fees Paid</b>	<b>\$ 10,283.65</b>
			<b>Total Fees as a % of Assets Managed</b>	<b>0.63%</b>

## Comparing Fees Paid With Industry Averages

<b>Industry Average Investment Fees</b>	\$ 12,748.88
<b>Industry Average Transaction Fees</b>	\$ -
<b>Industry Average Advisory Fee*</b>	\$ 15,075.78
<b>Industry Average Total Fees</b>	\$ 27,824.66
<b>Industry Average Total Fees as a % of Assets Managed</b>	1.70%
<b>Savings Compared To Industry</b>	\$ 17,541

\*The Industry Average Advisory fee used is the higher of the median retainer fee and median assets under management fee. The median retainer fee being considered the minimum amount the average advisor charges for comprehensive wealth management.

### Disclosures

1. Estimated Fund Manager Fees uses funds held on 12/31 of the reporting year and their respective most current expense ratios as reported by Morningstar on 12/31/2023.
2. The Account Open date is used in calculating the Est. Dollar Cost for all funds regardless of when the actual fund was purchased. The Est. Dollar Cost for the associated investment fund should be used as an approximation literal cost.
3. Median AUM Fee & median Retainer Fee taken from *Financial Advisor Fee Trends And The Fee Compression Mirage* published 2/8/2021 and can be found here: <https://www.kitces.com/blog/financial-advisor-average-fee-2-hourly-comprehensive-financial-plan-cost/>. The breakpoints for calculating the median AUM fee was derived by linking the total AUM fee at each asset level.
4. The average investment fund fee is derived by taking the average of both the passive and active "Equal-Weighted Average Fees" (the median fee) reported by Morningstar as of 12/31/22 in *Fund Fees' Continued Decline Is Investors* and can be found here: <https://www.morningstar.com/articles/1055229/fund-fees-continued-decline-is-a-win-for-investors>
5. The Total Fees % is equal to the Total Fees Paid divided by the ending balance of all investments. The Industry Average Fees % is equal to the Industry Average Fees divided by the ending balance of all investments.