



PENSION CONSULTING SERVICES

IRA Based Group Retirement Plans and Solo 401(k) Profit Sharing Plans Fees

MVFA does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets for pension consulting services.

Total Assets Under Management	Annual Fee
\$0 - \$1,000,000	1.00%
\$1,000,001 - \$2,000,000	0.50%
\$2,000,001 - \$3,000,000	0.25%
\$3,000,001 and Up	0.10%

Initial Set Up: \$150 Fixed Fee – Per Participant. Fee billed in arrears to the Plan Sponsor. There is no minimum fee.

MVFA uses a tiered annual fee schedule in which each tier of assets is charged a different rate under the annual fee schedule creating the effect of a blended fee rate used at the time of billing.

AUM fees are billed monthly in arrears. MVFA uses an average of the daily balance in the client’s account throughout the billing period, after taking into account deposits and withdrawals, for purposes of determining the market value of the assets upon which the advisory fee is based. Our Firm bills on cash unless indicated otherwise in writing.

Clients may terminate the agreement without penalty for a full refund of MVFA’s fees within five business days of signing the Pension Consulting Agreement. Thereafter, clients may terminate the Pension Consulting Agreement immediately upon written notice. Advisory services Assets Under Management (AUM) fees are in addition to Recordkeeper, Custodian, Mutual Fund / Exchange Trade Fund and Other Service Providers fees.

Custom:

_____/____ MVFA is authorized to withdraw management fees directly from the Plan’s account on a monthly basis. Because fees will be withdrawn directly from the account, in states that require it, MVFA will:

- (A) Possess written authorization from the Plan to deduct advisory fees from an account held by a qualified custodian.
- (B) Utilize a custodian that sends at least quarterly statements reflecting all additions and deductions, including the amount of advisory fees.
- (C) Send a written invoice itemizing the fee upon or prior to fee deduction, including the formula used to calculate the fee, the time period covered by the fee and the amount of assets under management on which the fee was based.