Financial Planning Services, Inc.

Summary of Fee Schedules

Please read "Narrative ADV" the firm's Part 2A of Form ADV

Financial Planning Services, Inc.
185 Wind Chime Ct., Suite #203
Raleigh NC 27615
(919) 676-2806
(919) 848-4310 (fax)

Advisory Services and Fees

Financial Planning Services, Inc. ("FPS") provides the client with comprehensive financial planning services including, but not limited to: taxes, estate planning, insurance, business planning, retirement planning, personal investments, financing options, cash flow, company benefits and any other financial aspects of their lives. A written plan is presented to show the client their current situation, their goals and objectives and various alternatives to reach their goals. **The comprehensive financial planning fee is based on the client's current income and net worth. The fee range is $2,500 to $15,000 and is negotiable depending on the scope of work.**

The Fee will be payable at $500 upon signing of the contract and the remainder upon deliver of the written plan.

Hourly Arrangement:

Alternatively, FPS will work with clients on an hourly basis for specific financial planning issues (other than portfolio development/analysis), where the client chooses not to engage FPS for a complete financial plan. **Hourly fee is $250/ hour.**

Portfolio Review & Analysis

Fees for portfolio development and analysis are based on fair market value of investment account. Accounts less than $250,000 will be charged a flat fee of $1,250. Accounts valued at $250,000 and over will be charged 50% of the annual fee per investment advisory fee schedule below. A portion of this fee may be applied toward the management fee if the client hires applicant to manage the account.

Investment Management Services

Investment Management Services are also offered by FPS. Fees are payable quarterly. Fees are based on fair market value of account, adjusted for cash flows, at the end of each billing quarter.

FPS may terminate the investment advisory relationship by sending written notification to the client. In the event of termination by the Client, the first $2,000 of the annual advisory fee is not refundable.

Fee Schedule for Investment Management Services Minimum Portfolio $400,000:

Assets:	Per Quarter	Annualized
First $250,000	.25%	1%
Then $250,000-$500,000	.2125%	.85%
Then $500,000-$1,000,000.	.1875%	.75%
Then $1,000,000-$2,000,000	.1300%	.50%
Then $2,000,000-$5,000,000	.1000%	.40%
Over $5,000,000		Negotiable

Example based on a $600,000 portfolio:
$250,000 1.00% = $2,500
$250,000 0.85% = $2,125
$100,000 0.75% = $ 750
Total annual fee = $5,375 or 0.8958%