Hamewith Wealth

Pricing Structure

One of our primary goals at Hamewith Wealth is complete transparency, and that includes a clear explanation of how we charge our clients for our services. We provide comprehensive financial planning services to our clients, and we charge a fee for those services. The fee charged is dependent on serval factors outlined below.

There are two ways of working with Hamewith Wealth to receive comprehensive financial planning guidance, and how a client chooses to work with us impacts the financial planning fee charged.

No Investment Management

If Hamewith Wealth does not manage the client's investments, their financial planning fee is a flat fee based on household characteristics and complexity.

Flat-Fee Financial Planning
Fee range based on household characteristics

Income	*<$250,000 AND*	*<$500,000 AND*	*>$500,000 OR*
Investable Assets	*<$500,000*	*<$1,000,000*	*>$1,000,000*
Annual Fee	*$3,000*	*$6,000*	*$10,000*

Complexity factors that could increase the financial planning fee above the minimum fee may include:

- Multiple Properties
- Business Ownership
- Equity Compensation
- Complex Tax Situation
- Student Loans
- Roth Conversions
- Healthcare Exchange
- Annuity Ownership
- Illiquid Assets
- Estate Complexity
- Permanent Life Insurance
- Investable Assets

Clients engaged in flat-fee planning with Hamewith Wealth will receive investment education, but will not receive investment recommendations.

With Investment Management

If Hamewith Wealth manages a client's investments, their financial planning fee is a percentage of the assets under management (AUM).

Asset-Based Financial Planning Fee
Based on amount of assets being managed

Asset Amount	Is Charged At* (Annually)
First $1,000,000	*1.00%*
Next $1,000,000	*0.90%*
Next $1,000,000	*0.80%*
Next $1,000,000	*0.70%*
Next $1,000,000	*0.60%*
Next $1,000,000	*0.50%*
$6,000,001 and Above	*Negotiable*

*Add a .30% surcharge for assets managed in an employer retirement plan.

The annual fee is broken into quarterly payments. If the quarterly asset management fee does not meet the required minimum fee, client pays the difference between the fee charged and the minimum fee below.

Required Minimum Fee
Based on household characteristics

Household Income		Household Investable Assets	Household Minimum Fee
<$250,000	AND	*<$500,000*	*$750/qtr*
<$500,000	AND	*<$1,000,000*	*$1,500/qtr*
>$500,000	OR	*>$1,000,000*	*$2,500/qtr*