TGS Financial Advisors is a fee-based Registered Investment Advisor (RIA). We provide discretionary investment management, financial planning consultation, and asset organization to high-net-worth families.

In order to keep costs transparent we charge two simple fees. One fee for investment management and another for financial planning. Transaction charges, which are incurred by our custodian, Raymond James Financial Services, are traditionally charged to the client. However, these transaction fees are paid by us through our Wrap Fee Program.

INITIAL PROPOSAL FEES

There is a one time fee for the creation of the initial proposal document.

Proposal Type	Description	Fee
Investment Analysis & Review™	An investment only audit with recommendations.	$2,500
Lifetime Wealth Plan™	A full investment and financial planning audit with recommendations.	$5,000

INVESTMENT MANAGEMENT FEES

We use our Dynamic Contrarian Portfolio Strategy™ (DYCOPS)[1] to manage client portfolios according to the following fee schedule:

Assets Under Management (AUM) Value	Annualized Fee
$0 - 500,000	1.50%
$500,001 - 999,999	1.25%
$1,000,000 - 5,000,000	1.00%
$5,000,001+	0.75%

FINANCIAL PLANNING FEES

Financial planning work will vary by client and situation. This work is always necessary, yet it is seldom urgent. We have found that good planning today helps prevent stress and uncertainty in the future.

Planning Level	Description of Services	Planning Fee
Basic Level	Everyone has basic planning questions and needs. Will I be able to retire? When? How much am I worth? What is something happens to me?	$1,000
Enhanced Level	For clients with significant assets we often find that they need more comprehensive and active planning services to protect against unexpected the complications their wealth can bring.	$2,500
Custom Level	For individuals and families with significant assets, plus the strain of owning a business or having a complex estate situation (multi-generational wealth transfer and asset-protection planning) their planning needs require customization and coordination with their professional partners.	$5,000
Concierge Level	When you or a loved one needs someone to quarterback your entire range of financial logistics and management problems, such as: reviewing and preparing checks, and establishing and monitoring an annual budget we provide customized solutions.	$10,000

[1] The White Paper, *Understanding Our Investment Strategy: The Dynamic Contrarian Portfolio Strategy™* is available by request or on www.tgsfinancial.com.

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