



### Table of Fees for Services

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”), as these sections of the Brochure contain important details about Beacon Light Planning’s advisory services and fees. Fees may be negotiable. The fees below will only apply to you when you request the services listed.

<b>Fees Charged by Investment Adviser</b>	<b>Fee Amount</b>	<b>Frequency Fee is Charged</b>	<b>Services</b>
Assets Under Management Fee	\$0 - \$500,000 .85% Next \$500,000 - \$1,000,000 .70% Above > \$1,000,000 .70%	Quarterly in arrears	Portfolio management for individuals and small businesses; and Financial planning services
Hourly Fee	\$250		Financial Planning and investment consultation
Subscription Fee	\$0		
Fixed Fee	\$25 - \$300	One-time	Educational workshops
Commissions to the Adviser	Varies	One-time and / or annual residual	Insurance Sales
Performance-based Fee	\$0		
Other			
<b>Fees Charged by Third Parties</b>	<b>Fee Amount</b>	<b>Frequency Fee is Charged</b>	<b>Services</b>
Third Party Money Manager (Morningstar Investment Services)	\$0 - \$500,000 .40% Next \$500,000 - \$1,000,000 .35% Next \$1,000,000 .30% Above > \$2,000,000 .20%	Quarterly in arrears	Portfolio management for individuals and small businesses; and Financial planning services
Robo-Adviser Fee	\$0		
Subscription Fee (Morningstar Investment Services)	\$150 - \$1,375	Quarterly in arrears	Annual fees, depending on Strategy
<b>Talk with your Adviser about fees and costs applicable to you</b>			

#### Additional fees and costs to discuss with your Adviser

<b>Additional Fees/Cost</b>	<b>Yes/No</b>	<b>Paid To</b>
Brokerage Fees		
Commissions		
Custodian Fees		Fidelity / SSG
Mark-ups		
Mutual Fund/ETF Fees and Expenses		