



Investment Advisory Services – Fees and costs

Types of Services we offer

Sage Rutty provides advisory services through various platforms.

- 1. Financial Planning Department advisory platform** - Salaried members of Sage Rutty's financial planning department work with advisory representatives to develop a written financial strategy for clients based on their particular financial situation, investment objectives and needs.
- 2. QRP** - Under the QRP (formerly SIP) advisory service platform, Sage Rutty advisory representatives gather information from qualified plan participant clients to develop investment strategies and recommendations for plan participants based on their particular financial situation, investment objectives and needs. However, implementation of investment recommendations made by Sage Rutty advisory representatives is at the discretion of the participant client and is executed through the qualified plan program.
- 3. Wrap Fee Programs** - Under this program, Sage Rutty has approved Wrap fee programs sponsored by First Clearing, LLC¹, SEI Investment Management Corp. and AssetMark, Inc.

Financial	Planning	
Department fees		
Retirement		\$ 750.00
Social Security		\$ 250.00
Risk Management		\$ 750.00
Estate Planning		\$ 750.00
Comprehensive	Financial	\$3,000.00
Plan		

Fixed Hourly Rate \$ 250.00 - \$500.00

In addition to our Financial Planning Department, individual Advisors at Sage, Rutty may also provide fee-based planning services and / or consulting services to their clients. A financial plan is designed to help the client with all aspects of financial planning with or without ongoing investment management after the financial plan is completed. The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and

recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Financial planning is a discovery process whereas situations may occur where the client is unaware of certain financial exposures or predicaments. Detailed investment advice and specific recommendations are provided as part of a financial plan; however, implementation of the recommendations is at the discretion of the client. Financial planning can range in complexity, and as a result, planning fees are negotiable on a case-by-case basis.

QRP Program Fees

Account Value Fees	.05% - 1.00% of account value
Annual Minimum Fee	\$250 to \$1000
Annual Maximum Fee	\$1,000 to \$2,500

You should be aware that program fees charged may be higher or lower than those otherwise available if you were to select a separate brokerage service and negotiate commissions in the absence of the extra advisory service provided. Our fee schedules may be subject to negotiation depending upon a range of factors including, but not limited to account sizes and overall range of services provided.

You should consider the value of these advisory services when making such comparisons. The combination of custodial, advisory and brokerage services may not be available separately or may require multiple accounts, documentation and fees. You should also consider the amount of anticipated trading activity when selecting among the programs and assessing the overall cost. Advisory programs typically assume a normal amount of trading activity and, therefore, under particular circumstances, prolonged periods of inactivity or asset allocations with significant fixed income or cash weightings may result in higher fees than if commissions were paid separately for each transaction.

A portion of the fees or commissions charged for the programs described here may be paid to Sage Ruddy & Co., Inc. Financial Advisors in connection with the introduction of accounts as well as for providing client-related services within the programs. This compensation may be more or less than a Financial Advisor would receive if you paid separately for investment advice, brokerage, and other services, and may vary, depending on the program or services offered.

Wrap Fee Programs

Under the wrap fee program, SRC has approved the use of the following advisory programs: Wells Fargo Advisors, SEI Investment Management Corp., and AssetMark, Inc. After an evaluation of your individual situation and objectives, your Financial Advisor will work with you to select the wrap program that best suits your needs.

When you participate in a wrap program, your net fees generally include management fees, performance fees, performance reporting, transaction fees, and may also include custody fees. Non-wrap programs charge these fees separately, and the net cost of these programs could be higher or lower than the cost of the combined services under a wrap program. Sage Rutty & Co., Inc. and your Financial Advisor will share in a portion of the management fees that are charged to you.

Minimum account size for many of these programs typically begin at \$25,000 to \$50,000 and standard annualized fees typically range from 1.75% to 1.00%. You should be aware that program fees charged may be higher or lower than those otherwise available if you were to select a separate brokerage service and negotiate commissions in the absence of the extra advisory service provided. Our fee schedules may be subject to negotiation depending upon a range of factors including, but not limited to, account sizes and overall range of services provided.

All of the program accounts described in our Firm Brochure (Form ADV Part IIA) are charged a fee on eligible assets (i.e. the total value of securities, money market funds and cash) under management. You will find a list of the programs we offer, and the fees associated with each, in our Firm Brochure. Your fees will include investment management, which includes portfolio monitoring, reporting, clearance, and purchase and sales transaction costs. Fees will not include things such as transaction fees (e.g. wires and transfers) or other charges (e.g. FedEx). Commissions and other fees will be charged on assets held outside of your wrap account. Fees for accounts may be adjusted based on value or for multiple accounts.

For additional information on specific services, investment offerings, account minimums, and other requirements for opening or holding the account, please review our Firm Brochure, a copy of which is available at www.sagerutty.com/disclosure or by requesting a copy from your Advisor.