



THE HIDDEN FINANCIAL PLANNING COSTS NO ONE WANTS YOU TO KNOW ABOUT

You'll likely overpay for financial advice most places you turn. The industry was designed that way, but we've designed a new way. Understanding how much an advisor is paid and what they are paid for can help ensure you are getting unbiased advice that aligns to your needs.

THE FOUR MOST COMMON FEE MODELS YOU WILL FIND ARE:

01

Investment-based fees (also called AUM - assets under management)

This is the most common fee structure and is quoted as a percentage of assets (e.g. 1%) that are managed. Because your fee is a percentage of your account balance, as your money grows, your fee grows, even if your advisor isn't doing any more work.

02

Hourly or per-plan fees

For per-plan fees, you consult with an advisor, you both agree to a fee, and the advisor creates your plan. Hourly fees are charged based on the time an advisor spends helping you address concerns. You typically don't get ongoing advice (unless you pay more) and you may have to execute the advice on your own.

03

Commission-based fees

A commission is a large fee paid upfront, typically in the 3% to 5% range, for the purchase of an investment product like a mutual fund or annuity. The commission is how the advisor gets paid. Commission-based models are transactional in nature, and may put the advisor's compensation ahead of advice.

04

Flat fees (sometimes called retainer or subscription fees)

This fee model is clear and transparent, tailored to your personal circumstances and the complexity of your finances. A review of your financial situation generally determines the level of service and resulting flat fee that is right for you. The fee can change over time, but it's adjusted based on your needs.

IT'S YOUR MONEY.
WE BELIEVE IT SHOULD WORK FOR YOU.



Facet's flat-fee model covers advice for your entire life, and all of the decisions in it that touch money, not just your investments.



Because we don't get paid based on how much money you invest with us, we can focus on putting your interests first and delivering unbiased advice.



Our low-cost investment approach and flat fee model means you get to keep more of what's yours as your investment balances grow.

HOW FACET'S FLAT FEE HELPS YOU KEEP MORE OF YOUR MONEY

When you compare Facet's flat fee of \$3,000 to an advisor charging you 1% of AUM over 25 years, **you could save over \$230,000 in fees and have over \$500,000 more in your account!** If your fee is higher than 1% of AUM, the results are even more drastic.



**Assumes \$500,000 investment, annual return of 8%. Does not include fees associated with underlying investments.

This is why we charge a flat subscription fee with no additional % for managing assets. With our model, **you get to keep and grow more of your money.**

PAY ATTENTION TO ADDITIONAL FEES BEFORE THEY ADD UP.

Investment products – like mutual funds or exchange-traded funds (ETFs) – carry additional fees on top of the advisor fee. These fees are typically deducted directly from the returns of the underlying investments, so you won't receive a bill for them. This means you won't see them even though they're eating away at your returns. These fees may seem small, but can really add up over time. That's why Facet sticks to lower-cost investments; our average portfolio expense ratio is less than 0.1%.¹ While it's unrealistic to assume that you would pay no underlying fund fees at all, even a fee of 0.8% vs 0.1% has a meaningful impact.

\$40K

For example, if you invested \$100k at an 8% annual return for 25 years in a fund with a .8% expense ratio instead of one with a .1% expense ratio, you would pay over \$40k more in additional fees! If you account for the additional growth you'd miss out on, the total cost of the more expensive option means you'd end up with over \$100k less as a final portfolio value.

FACET'S FLAT FEE AND QUALITY ADVICE MEANS YOU PAY LESS AND GET MORE. IT'S A WIN-WIN.

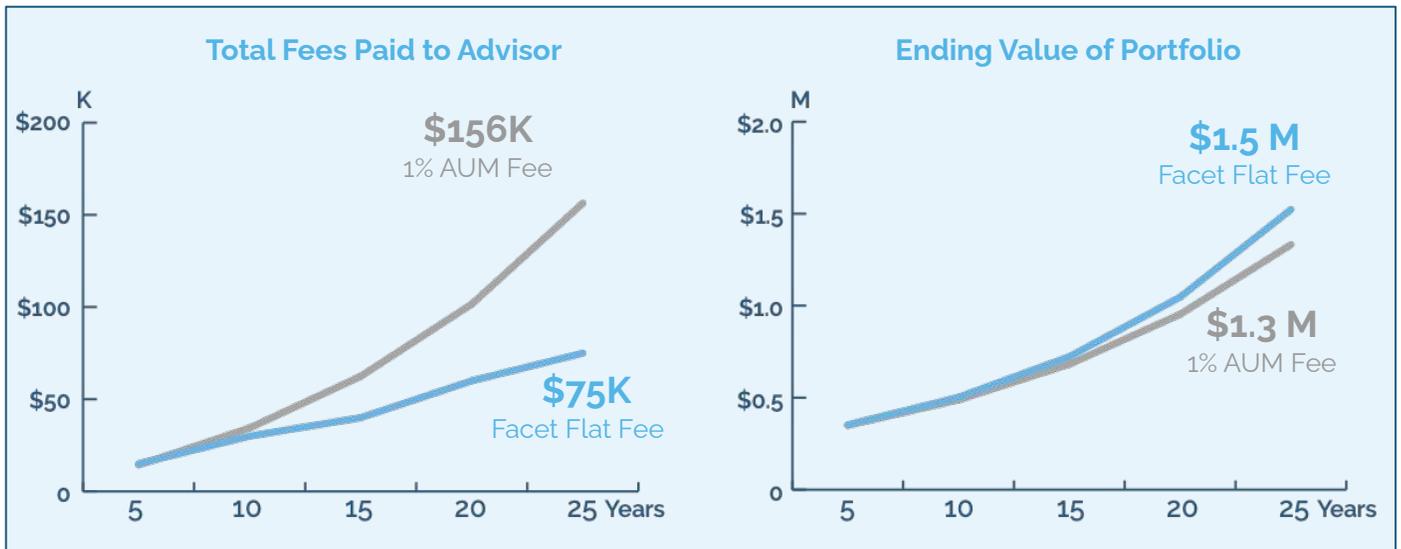
Just as there are varying types of fees, there are varying levels of advice. How much an advisor charges tells you nothing about their education, experience, or even credentials. It also says nothing about the quality of their advice. **All Facet planners are CFP® Professionals – the highest certification available – and we believe you deserve honest advice and personalized guidance for everything your money touches.**

Unbiased advice for your entire life combined with an unbiased fee model: that's how Facet helps you achieve the life you want.

¹Facet Expense ratio as of January, 2022. Facet's portfolios are continually optimized and models occasionally change. Changes in underlying security selection can impact expense ratios

HOW FACET'S FLAT FEE HELPS YOU KEEP MORE OF YOUR MONEY

When you compare Facet's flat fee of \$3,000 to an advisor charging you 1% of AUM over 25 years, **you could save over \$80,000 in fees and have over \$140,000 more in your account!** If your fee is higher than 1% of AUM, the results are even more drastic.



**Assumes \$250,000 investment, annual return of 8%. Does not include fees associated with underlying investments.

This is why we charge a flat subscription fee with no additional % for managing assets. With our model, **you get to keep and grow more of your money.**

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