



### 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 Boyd Financial Strategies, Inc. advisory services and fees. Fees are not negotiable. The fees below will only apply to you when you request the services listed.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Hourly Fees	\$150	Per Hour	Financial and Investment Planning
Fixed Fee	\$1,500 <b>See Note 1</b>	First Year Upon Completion of Plan	Financial and Investment Planning
Assets Under Management	Household Asset Bracket Annual Rate First 125,000 1.00% Next 250,000 0.90% Next 500,000 0.80% Next 1,000,000 0.70% Next 2,000,000 0.60% Next 4,000,000 0.50% <b>See Note 2</b>	Quarterly in Arrears based upon value at start of Quarter	Portfolio Management for Individuals and/or Small Businesses,
Commissions to the Adviser	As specified by Regulation, Product Type, and payout from General Agency <b>See Note 3</b>	At placement of policy	Placement as Agent of Fixed Annuities, LTC and Life Insurance
Performance-based Fee	0	N/A	N/A
Subscription Fee	0	N/A	N/A
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager	\$0	N/A	N/A
Robo-Adviser Fee	\$0	N/A	N/A
<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	Yes	Custodian Firm
Commissions	Yes	Executing Firm
Custodian Fees	Yes	Trust Company
Mark-ups	Yes	Executing Firm
Mutual Fund/ETF Fees and Expenses	Yes	Investment Company and Custodian Firm

**Note 1: The Fixed Fee is optional for a new client in the first year in place of an hourly fee.**

**Note 2: "Household Assets" include actively managed accounts and any Fixed Rate Annuities that pay a commission to Boyd Financial Strategies, Inc. Fees are prorated for periods less than a quarter.**

**Note 3: Fixed Rate Annuities typically pay commissions in the range of 2% to 4% at time of purchase, but these do not reduce the amount deposited in the contract. Commission estimates for any insurance product will be provided upon request.**

*Effective 1/1/2020*