

## WHAT ARE THE FEES?

Our fees for Digital Advice are simple and straightforward, and determined by the schedule set forth below. There are no charges for starting or stopping or for changes along the way.

Digital Advice fees are paid quarterly in arrears and determined at the following annual rates.

## **Asset Fee**

\$1M or less	0.50%
Over \$1M to \$5M	0.30%
Over \$5M	0.15%

You do not pay brokerage commissions or any other fees to Charles Schwab.

Our fees are exclusive of the fees and expenses charged by any mutual fund or exchange-traded fund to any investor.

Other investment advisory services provided by Schlindwein Associates may be contracted separately and subject to an hourly fee rate, a project rate, or both.

For more information, see page 6 of our Form ADV, Part 2A.