

Plain Talk Financial Planning, LLC.

Table of Fees for Services

A complete explanation of fees and services can be found in Plain Talk Financial Planning's (PTFP) Form ADV Part 2A. Carefully read Item 4 and Item 5 of Form ADV Part 2A ("Brochure"), as these sections of the Brochure contain important details about PTFP advisory services and fees. Fees may be negotiable and may not apply to all clients. The fees below will only apply to you when you request the service listed.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management (AUM) Fee	\$0 to \$1,000,000: 1.00% of AUM \$1,000,001 to \$5,000,000: 0.90% of AUM \$5,000,001 and Above: 0.80% of AUM	Quarterly, in arrears	Portfolio management for individuals and small businesses; and Financial planning services
Hourly Fee	\$250	As per Advisory Contract	Financial planning services
Subscription Fee	Initial fee no greater than \$2,500. Thereafter, \$250 to \$10,000 depending upon the complexity of client needs	Quarterly, in arrears	Portfolio management for individuals and small businesses; and Financial planning services
Fixed Fee	\$500 to \$10,000 depending upon the complexity of client needs	Quarterly, in arrears	Financial planning services
Commissions to the Adviser	\$0	N/A	
Performance-based Fee	\$0	N/A	
Other	\$0	N/A	
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager – XYPN Invest	\$0 - \$5M: 0.35% of AUM \$5M - \$25M: 0.30% of AUM \$25M+: 0.25% of AUM These fees are included in the Assets Under Management Fee. Fees are based on your AUM. Once a breakpoint is reached, all assets will be billed at that same breakpoint base fee.	Quarterly, in arrears	Selection of other advisers; Portfolio management for individuals and small businesses; and Financial planning services
Robo-Adviser Fee	\$0	N/A	

Talk with your Adviser about fees and costs applicable to you

Additional fees and costs to discuss with your Adviser

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	Yes	Broker/Dealer (Schwab)
Commissions	Yes	Broker/Dealer (Schwab)
Custodian Fees	Yes	Custodian (Schwab)
Mark-ups	Yes	Broker/Dealer (Schwab)
Mutual Fund/ETF Fees and Expenses	Yes	Mutual Fund or ETF Manager

Effective as of March 31, 2026