



ProsperiTea Planning

Table of Fees for Services - Last Updated 2-28-2025

Carefully read Item 4 and Item 5 of Form ADV Part 2A ("Brochure"), as these sections of the Brochure contain important details about ProsperiTea Planning's advisory services and fees. Fees are calculated and not negotiable. The fees below will only apply to you when you request the services listed. The fees below will only apply to you when you request the services listed. Different fees may represent alternative payment options for similar services or combinations of services. Talk with ProsperiTea Planning about what services are appropriate for you and the fees that will apply. Other than tax prep fees, all fees are disclosed at the beginning of the engagement and are paid in advance.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management Fee	\$0	N/A	N/A
Fixed Fee - also called the "PtP Open Retainer"	\$7,500 and Up	Quarterly in Advance	Comprehensive Financial Planning Services, including Tax Planning & preparation, Investment Advising under a Fiduciary Model, and Financial Planning for Issues specific to the client's situation.
Subscription Fee - also called the "PtP Limited Retainer"	\$1,325 - \$6,650	Monthly in Advance	For clients needing a reduced level of services and less frequent meetings. Only offered to prior clients.
Hourly Fee	\$359/hr	Hourly	Only offered to prior clients for tax planning.
Other	\$1,500 - \$7,500	At time of service	Financial Planning Project, depending on complexity. Only infrequently offered when appointments are available.
	Beginning at \$400	Per return	Tax Preparation, based on services needed.
Commissions to the Adviser	\$0	N/A	N/A
Performance-based Fee	\$0	N/A	N/A
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager	0.30%	N/A	When requested, we can use Natixis to do direct-indexing for us.
Robo-Adviser Fee	\$0	N/A	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	"Ticket" charges are paid to the Custodian for trades, range from \$0 to \$25. We use low or no cost choices where trades are expected to be frequent.
Commissions	Yes	We don't accept commissions, but on occasion we will recommend a product for purchase that someone else might get a commission on, such as life insurance or a mortgage. We help navigate these purchases as part of our Fixed Fee engagement with no further compensation.
Custodian Fees	Yes	Custodian may charge IRA fees to low-balance accounts or statement fees or other de minimus amounts.
Mark-ups	No	N/A
Mutual Fund/ETF Fees and Expenses	Yes	Built-into funds, but we chose specifically to limit these when prudent.