



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 PnL's advisory services and fees. Fees are 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
Assets Under Management Fee	< \$999,999	1.25%	Quarterly in Arrears	Portfolio Management for Individuals and Small Businesses
	\$1,000,000 - \$2,499,999	1.00%		
	\$2,500,000 - \$4,999,999	0.75%		
	\$5,000,000 - \$9,999,999	0.50%		
	\$10,000,000 and Over	Negotiable		
Hourly Fee	\$0		n/a	n/a
Subscription Fee	\$0		n/a	n/a
Fixed Fee	\$2,500 to \$10,000 based on the complexity of the financial plan		50% due upon execution and 50% due upon delivery of the financial plan	Financial Planning Services
Commissions to the Adviser	\$0		n/a	n/a
Performance-based Fee	\$0		n/a	n/a
Other	\$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
Talk with PnL Investments 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	Charles Schwab
Commissions	Yes	Charles Schwab or routed broker
Custodian Fees	Yes	Charles Schwab
Mark-ups	No	n/a
Mutual Fund/ETF Fees and Expenses	Yes	Mutual Fund or ETF Management Company

Effective 1/1/2026