

Fee Schedule

This fee schedule summarizes the advisory fee structures PeakStone Wealth Management, LLC (“PeakStone,” “we,” “us,” or “our”) may use for client relationships. Final fees depend on the services provided, the scope and complexity of the engagement, the responsibilities involved, and the written agreement between PeakStone and the client.

PeakStone is an investment adviser registered with the State of Colorado. This fee schedule is intended for client disclosure and planning purposes and should be reviewed together with PeakStone’s Form ADV Part 2A and applicable client agreements.

1. Compass by PeakStone

Compass is PeakStone’s technology-supported planning experience. Compass may be offered to households, employees, organizations, and members as a digital-first planning and organization platform with advisor-supported pathways when appropriate.

Compass Membership

SERVICE MODEL	FEE
Compass Membership	\$19/month
Annual Compass Membership	\$199/year
Founding member / launch offer	\$149/year

Compass Membership may include planning dashboard access, guided financial organization, goals, documents, cash flow and budgeting tools, educational guidance, account visibility, and structured next steps. Household or couple access may be included where supported by the platform. Compass Membership does not include personalized financial advice, comprehensive private wealth advisory, discretionary investment management, ongoing monitoring, or fiduciary portfolio stewardship unless separately agreed in writing.

Compass Guided Planning

SERVICE MODEL	FEE RANGE
One-time planning session	\$250-\$350
Limited-scope guided planning engagement	\$750-\$2,500
Focused planning review	\$750-\$1,500
Guided planning package	\$1,500-\$2,500

Compass Guided Planning may include defined-scope advisor support, planning reviews, financial organization, prioritization, and recommendations tied to a specific planning need. Scope, deliverables, and follow-up support are documented before engagement. Fees for Compass Guided Planning may be credited toward an ongoing Private Wealth

Advisory relationship at PeakStone's discretion when disclosed and documented.

2. Financial Wellness Through Compass by PeakStone

Financial Wellness may be offered to employers, organizations, associations, or other groups through Compass by PeakStone. Services may include employee access to Compass, financial education, planning content, group sessions, office hours, guided planning pathways, and advisor-supported next steps.

SERVICE MODEL	FEE RANGE
Compass Workplace Access	\$5-\$10/month per eligible employee, subject to \$3,000 annual minimum
Financial Wellness Program	\$7,500-\$15,000/year
Financial Wellness Plus	\$15,000-\$25,000+/year
Group education session or workshop	\$1,000-\$2,500/session
Advisor office hours	\$300-\$500/hour
Custom enterprise implementation	Custom based on scope

Financial Wellness services do not include retirement plan fiduciary advisory services, investment menu review, discretionary investment management, or individualized private wealth advisory unless separately agreed in writing.

3. Private Wealth Advisory

Private Wealth Advisory generally combines comprehensive financial planning and investment management for households with more complex planning, investment, tax, retirement, liquidity, legacy, or business ownership needs.

Private Wealth Advisory Fee Schedule

ASSETS UNDER MANAGEMENT	ANNUAL ADVISORY FEE
First \$1,000,000	1.00%
Next \$2,000,000	0.80%
Next \$2,000,000	0.60%
Assets above \$5,000,000	0.50%
Minimum annual fee	\$5,000

Private Wealth Advisory fees generally include ongoing financial planning and investment management unless otherwise stated in the client agreement.

PeakStone may negotiate fees based on planning complexity, household structure, assets under management, legacy relationships, service scope, and other relevant factors. Private Wealth Advisory fees may be charged monthly or quarterly, in advance or arrears, as stated in the client agreement.

4. Financial Planning Engagements

PeakStone may provide financial planning as a standalone service when the scope is defined in advance.

ENGAGEMENT TYPE	FEE RANGE
Focused financial planning engagement	\$1,000-\$2,500
Defined-scope financial plan	\$2,500-\$5,000
Comprehensive financial plan	\$5,000-\$10,000
Complex planning engagement	\$10,000+

Financial planning fees depend on the scope, complexity, number of planning topics, required analysis, meeting cadence, and deliverables. Financial Planning Engagements are generally project-based and do not include ongoing investment management, continuous monitoring, or implementation responsibility unless separately agreed in writing. Planning fees may be waived, reduced, or credited toward an ongoing advisory relationship at PeakStone's discretion when disclosed and documented.

5. Business Advisory and Owner Planning

Business Advisory and Owner Planning may include planning for business owners, founders, executives, and closely held business families. Services may address owner compensation, liquidity, concentrated wealth, succession, exit readiness, retirement planning, family priorities, continuity risks, and coordination with tax, legal, insurance, or other professionals.

ENGAGEMENT TYPE	FEE RANGE
Business owner planning review	\$2,500-\$5,000
Defined-scope business planning engagement	\$5,000-\$10,000
Ongoing business owner advisory	\$10,000-\$25,000/year
Complex exit, succession, liquidity, or multi-stakeholder engagement	\$25,000+

Business Advisory fees may be charged as fixed project fees, retainers, annual fees, or other documented fee arrangements. Fees are based on scope, complexity, entity structure, number of stakeholders, coordination needs, meeting cadence, and deliverables. Business Advisory and Owner Planning does not include legal, tax, accounting, valuation, or investment banking services unless separately provided by appropriately licensed or engaged professionals.

6. Retirement Plan and Organization Advisory

Retirement Plan and Organization Advisory may include retirement plan guidance, fiduciary governance support, investment menu review, provider coordination, employee education, Compass Workplace coordination, and executive or key-person planning. Financial Wellness through Compass by PeakStone may be offered separately or alongside these services when documented in the applicable agreement.

Retirement Plan Advisory Fee Schedule

RETIREMENT PLAN ASSETS	ANNUAL ADVISORY FEE
First \$5,000,000	0.50%
Next \$5,000,000	0.40%
Amounts over \$10,000,000	0.30%
Minimum annual fee	\$5,000

Retirement Plan Advisory fees may be structured as a flat annual fee, asset-based fee, per-participant fee, hourly fee, project fee, or hybrid fee. Fees may be paid by the plan, plan sponsor, plan provider, or another authorized party as permitted by the applicable agreement and law.

Organization Advisory Fee Schedule

ENGAGEMENT TYPE	FEE RANGE
Organization advisory review	\$2,500-\$5,000
Ongoing organization advisory	\$5,000-\$15,000/year
Executive or key-person planning engagement	\$5,000-\$15,000
Complex governance, benefits, or multi-stakeholder engagement	\$15,000+

Employee education and Compass Workplace coordination may be included in the advisory scope or priced separately depending on organization size, participant count, rollout scope, education cadence, Compass access, advisor support, and implementation needs.

Retirement Plan and Organization Advisory does not include recordkeeping, third-party administration, legal, tax, accounting, or ERISA counsel services unless separately provided by appropriately licensed or engaged professionals.

7. Hourly Consulting

PeakStone may provide consulting services on an hourly basis for limited-scope advisory work.

SERVICE	FEE
Advisory consulting	\$350/hour
Specialized business, retirement plan, or organization consulting	\$500/hour

Hourly consulting may be appropriate for limited reviews, second opinions, planning questions, or advisory work that does not require a fixed-fee or ongoing engagement. Hourly consulting is generally limited in scope and does not include ongoing monitoring, implementation responsibility, or investment management unless separately agreed in writing.

8. Third-Party Fees and Costs

Clients may pay fees and costs in addition to PeakStone's advisory fees. These fees are generally paid to third parties and may include custodian fees, brokerage or transaction charges, fund or ETF expenses, investment platform fees, Compass or technology platform costs, retirement plan recordkeeping fees, third-party administrator fees, legal fees, tax preparation or tax advisory fees, insurance costs, banking fees, and other professional or third-party costs.

PeakStone does not receive revenue from mutual fund or ETF operating expenses. PeakStone does not sell insurance products or receive insurance commissions through its advisory business. Will Osagiede is separately licensed to sell insurance in his individual capacity. If insurance implementation is discussed or pursued outside the advisory relationship, any role, compensation, and potential conflicts will be disclosed before implementation.

9. Fee Changes, Negotiability, and Documentation

Fees may be negotiable based on facts and circumstances, including client needs, relationship scope, assets under management or advisement, planning complexity, legacy arrangements, service model, and operational requirements. Any fee arrangement will be documented in the applicable client agreement.

Fees may be charged in advance or arrears, monthly, quarterly, annually, upon completion of a project milestone, or as otherwise stated in the applicable agreement. If a client terminates an engagement after paying fees in advance, any unearned prepaid fees will generally be refunded on a prorated basis as described in the client agreement.

PeakStone may waive, reduce, or modify fees at its discretion when appropriate and documented. Fee changes generally occur only after discussion with the client and written documentation as required by the applicable agreement.

Clients should review all fees and costs carefully and ask questions before entering into an advisory relationship.