

[Advisor/Company Name]
[Address Line 1]
[City, State, Zip Code]
[Date]

[Client Name]
[Client Address Line 1]
[City, State, Zip Code]

Subject: Financial Advisory Fee and Remuneration Disclosure

Dear [Client Name],

This letter outlines the fees and remuneration structure associated with the financial advisory services provided to you by [Advisor/Firm Name]. We believe in full transparency regarding how we are compensated for our professional advice and management.

1. Advisory Fee Structure

For the management of your portfolio and ongoing financial planning, the following fee(s) apply:

- **Assets Under Management (AUM) Fee:** [Percentage]% per annum, calculated and billed [Monthly/Quarterly].
- **Fixed Retainer:** \$[Amount] per [Month/Year].
- **Hourly Rate:** \$[Amount] per hour for specific project-based consultations.

2. Implementation Fees and Commissions

In addition to advisory fees, the following remuneration may be received through third-party providers:

- **Product Commissions:** We may receive a commission from providers for [Insurance/Annuity/Other] products.
- **Transaction Fees:** Brokerage charges of \$[Amount] per trade may apply.
- **Ongoing Trailer Fees:** [Percentage]% paid by fund managers for continued placement.

3. Disclosure of Conflicts of Interest

We are committed to acting in your best interest. To ensure transparency, we disclose that [Detail any specific affiliations or soft-dollar arrangements, or state "No additional conflicts exist"].

4. Billing and Payment Terms

Fees will be [deducted directly from your account / invoiced separately]. Payments are due within [Number] days of the invoice date.

By signing below, you acknowledge that you have read and understood the fee structure and remuneration disclosures provided in this letter.

Sincerely,

[Advisor Signature]

[Advisor Printed Name]

[Title]

Client Acknowledgement:

I/We have reviewed and agree to the fee and remuneration terms outlined above.

Signature: _____ Date: _____