

### Fee and Expense Disclosures

The published fee schedule for new accounts may change from time to time. However, the Client's service fees, as shown below, will neither be increased nor decreased without Client's consent, as evidenced by Client's signature on a new agreement. Advisory fees are in accordance with the following fee schedule:

<u>Account Value</u>	<u>Maximum Annual Fee</u>
First \$400,000	0.95%
Next \$600,000	0.75%
Next \$2,000,000	0.50%
Amount in Excess of \$3,000,000	0.35%

Fees shown above are maximum fees and may be lower based upon specific circumstances. The percentage-negotiated fee that applies to this account shall be based on the total value of the account. There will be a minimum quarterly fee of \$240.00. Fees will be billed retroactively to the Client's account on a quarterly basis, beginning the third month after the establishment of the account. Fees are due for services rendered in the previous quarter and are therefore not refundable. Fees are per annum and will be charged as a percentage of the total account value, as above.

If you choose to engage a third-party advisor for asset management services, those services will be subject to that firm's fees and policies. Their fees may not be the same as those in the table above, and may or may not be negotiable. The selected firm's fees and policies will be described in that firm's ADV Part 2A, which you should read carefully.

YFP and third party managers invest in carefully selected mutual funds. Client should be aware that these mutual funds have internal expenses, such as portfolio management, legal and accounting, printing, marketing, trading costs and other administrative expenses. Fund expenses are more fully disclosed in the prospectus that you will receive from each fund company. They are accounted for and charged internally by the mutual funds and are not shared with YFP.

All fees and expenses will affect the performance of your account; which will fluctuate in value and will provide, upon redemption, either more or less than your original investment.