



Table of Fees for Services

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”) for more details of Financial Answers, LLC’s advisory services and fees, respectively. Fees below are charged when clients request the services listed. Fees below may not apply to all clients. Fees may be negotiable.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management Fee	N/A	N/A	N/A
Hourly Fee	\$240/hour, in 6-minute increments	As needed	Financial Planning Services, Selection of Other Advisors, Educational Seminars/Workshops
Subscription Fee	N/A	N/A	N/A
Fixed Fee	N/A	N/A	N/A
Commissions to the Adviser	N/A	N/A	N/A
Performance-based Fee	N/A	N/A	N/A
Other	N/A	N/A	N/A
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager	In connection with using our services, the client may also incur separate fees and expenses that are charged by mutual funds, exchange traded funds, and/or other types of investments or insurance. We recommend that the client review the prospectus, and other product information, for a complete explanation of these fees and expenses. In addition, the client may also incur separate transaction costs or administration fees from brokerage firms. We recommend that the client obtain a complete schedule of fees from their brokerage firm. We do not receive any portion of these other fees. We do not receive commissions or third-party payments of any kind. The only compensation we receive is in the form of hourly fees paid directly by the client.		
Robo-Adviser Fee			
Fee Total	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		In connection with using our services, the client may also incur separate fees and expenses that are charged by mutual funds, exchange traded funds, and/or other types of investments or insurance. We recommend that the client review the prospectus, and other product information, for a complete explanation of these fees and expenses. In addition, the client may also incur separate transaction costs or administration fees from brokerage firms. We recommend that the client obtain a complete schedule of fees from their brokerage firm. We do not receive any portion of these other fees. We do not receive commissions or third-party payments of any kind. The only compensation we receive is in the form of hourly fees paid directly by the client.
Commissions		
Custodian Fees		
Mark-ups		
Mutual Fund/ETF Fees and Expenses		

Effective 12/31/2019