

**With One Million Dollars Earning 6% Annually, After 20 Years  
You'll Have Over \$400,000 More by Changing to a Flat-Fee**

Year	1% Fee to Fee-Only planner	Stewardship Flat Fee	End Year Portfolio Value with Fee-Only Planner	End Year Portfolio Value with Stewardship
1	\$10,000	\$3,000	\$1,050,000	\$1,057,000
2	\$10,500	\$3,090	\$1,102,500	\$1,117,330
3	\$11,025	\$3,183	\$1,157,625	\$1,181,187
4	\$11,576	\$3,278	\$1,215,506	\$1,248,780
5	\$12,155	\$3,377	\$1,276,282	\$1,320,330
6	\$12,763	\$3,478	\$1,340,096	\$1,396,072
7	\$13,401	\$3,478	\$1,407,100	\$1,476,255
8	\$14,071	\$3,690	\$1,477,455	\$1,561,140
9	\$14,775	\$3,800	\$1,551,328	\$1,651,008
10	\$15,513	\$3,914	\$1,551,328	\$1,746,155
11	\$16,289	\$4,032	\$1,710,339	\$1,846,892
12	\$17,103	\$4,153	\$1,795,856	\$1,953,553
13	\$17,959	\$4,277	\$1,885,649	\$2,066,489
14	\$18,856	\$4,406	\$1,979,932	\$2,186,073
15	\$19,799	\$4,538	\$2,078,928	\$2,312,699
16	\$20,789	\$4,674	\$2,182,875	\$2,446,787
17	\$21,829	\$4,814	\$2,292,018	\$2,588,780
18	\$22,920	\$4,959	\$2,406,619	\$2,739,149
19	\$24,066	\$5,107	\$2,526,950	\$2,898,390
20	\$25,270	\$5,261	\$2,653,298	\$3,067,033
<b>TOTALS</b>	<b>\$330,660</b>	<b>\$80,611</b>	<b>\$2,653,298</b>	<b>\$3,067,033</b>