Just Plans Etc, A California Corporation

SCHEDULE of FEES

Effective Date:

The fee for each calendar quarter shall be determined by multiplying the market value of the assets under management as of the last day of the quarter by one-fourth of the applicable annual fee rate indicated below.

The management fee rate used is based on the aggregated value of related accounts at the end of a calendar quarter. Fees are payable in arrears.

For a calendar quarter where the Advisor manages an account for less than a full quarter, the fee is prorated for the portion of the calendar quarter the account is managed.

Fees are due upon receipt of the invoice and are deducted from the account within 20-40 days after the close of each quarter.

Assets Under Management	Annual Fee Rate	Minimum/Quarter
$0 to $ 500,000	1.20%	$600
$ 500,001 to $1,000,000	1.00%	-
$1,000,001 to $2,000,000	0.88%	-
$2,000,001 to $3,000,000	0.72%	-
over $3,000,000	negotiated	-

New clients are charged a $500 fee to open accounts & transfer assets. This fee is in lieu of the assets under management fee for the first quarter Just Plans takes over management of the account.

Employer retirement accounts held at Fidelity, Vanguard, or other firms, which you have us manage, are charged between 0.60% and 1.20% per year depending on the makeup and size of the account.

College 529 accounts are charged 0.60% per year. Since fees cannot be taken from 529 accounts, you will be billed annually in December and the fee will have to be paid by check.

In addition to accounts we manage, if you maintain and manage other accounts at the custodian firm and want us to include the account values in our reports, the fee is a flat $50.00 per quarter.

Date: _____

Just Plans Etc. A California Corporation
(Advisor)

By: _____
, client

By: _____
James P Ellman, President

By: _____
, client