



Effective 1/1/2024

All clients are required to execute an agreement for services in order to establish a client arrangement with Laughlin Financial LLC. The actual fee charged to your account will be specified in the Asset Management and/or Financial Planning Agreement which will be executed prior to any services being provided.

Laughlin Financial provides two core services: Asset Management and Financial Planning/Consulting Services. Pricing for each service is separate and shown below. Laughlin Financial LLC reserves the right to charge up to \$400 for an initial consultation for either service. More information on this pricing as well as the qualifications and business practices of Laughlin Financial LLC at www.adviserinfo.sec.gov. You can view the firm's information on this website by searching for "Laughlin Financial LLC" or the firm's CRD number 165105.

Asset Management Services

Laughlin Financial LLC charges the following fee schedule for asset management services based on the total assets under management for the client:

Weighted Average Scale (for \$AUM under \$7,500,000)	
Assets Under Management	Annual Fee Rate
\$0 to \$500,000	1.25%
\$500,001 to \$1,000,000	0.75%
\$1,000,001 to \$3,000,000	0.50%
\$3,000,001 to \$7,500,000	0.35%

Flat rate on all \$AUM, if total exceeds \$7,500,000	
Over \$7,500,000	Flat Rate on all assets 0.40%

For assets under management under \$7.5M, fees are calculated using the weighted average blended annual fee rate and are prorated based upon the number of days in a billing period (typically quarterly). For assets under management over \$7.5M, a flat rate will be used on all \$AUM.

The tier and fees may be negotiable based upon the type of client, the services requested, the complexity of the client's situation, the composition of the client's account, other advisory services provided and the relationship of the client and the investment adviser representative.

For example, a client with assets under management of \$4,000,000 would be assessed an annualized fee of \$23,500 ($\$500,000 \times 1.25\% + \$500,000 \times 0.75\% + \$2,000,000 \times 0.50\% + \$1,000,000 \times 0.35\%$). The weighted average rate would be 0.59%. The quarterly invoiced fee would be prorated based upon the number of days in the quarter.

The actual asset based fee schedule charged to your account will be specified in the Asset Management Agreement which will be executed prior to any services being provided. The actual asset based fee may be higher or lower than represented above.

Financial Planning and Consulting Services

Laughlin Financial LLC primarily provides financial planning and consulting services under hourly or mutually agreed upon fixed fee arrangements.

Under hourly rate agreements, the rate is \$400 per hour.

Fixed fee arrangements are typically \$800 to \$8,000, available as one-time or on-going services. If ongoing services are selected, the fee is charged on an annual basis, assessed quarterly.

The actual financial planning fees charged will be specified in the Financial Planning Agreement which will be executed prior to any services being provided.

It is important to note that it is possible that based upon the advisory agreement in place at the time a client decides to engage Laughlin Financial the fees paid for our services may vary between clients. The specific level of services you will receive and the fees you will be charged will be specified in your agreement(s).