

Fees	Vested Wealth	Asset-Based Fee Advisor (AUM)	Commissioned Advisor
Advisor Compensation by Portfolio Size	Annual Flat Fee*	Average Annual Fee** 0.6% ~ 1.5%	Varies by product, typically 4-12% upfront plus ongoing 0.25%+
250,000	3,400	3,750	?
500,000	4,800	6,250	?
750,000	4,800	7,500	?
1,000,000	8,000	10,000	?
2,500,000	15,000	18,750	?
5,000,000	22,000	30,000	?
* - Assumes High complexity above \$1MM in portfolio size			
<b>Services</b>			
Fiduciary Duty	Yes	Yes - if fee-only	No
Portfolio Analysis	Yes	Yes	?
Goal Identification	Yes	Sometimes	
Ongoing Investment Management	Yes	Yes	?
Review of non-managed accounts (401k, HSA, etc)	Yes	?	?
Retirement Income Planning	Yes	?	?
Tax Minimization Planning	Yes	?	?
Life Insurance Review	Yes	?	?
Estate Plan Review	Yes	?	?
Compensation level may influence advice?	No	Yes	Yes

\*\* - Average Fees based on <https://www.kitces.com/blog/independent-financial-advisor-fees-comparison-typical-aum-wealth-management-fee/>