



Money Management and Advisory Fee Policy Change

MyTimeEquity, LLC

Revised Date: August 17, 2026

1. Purpose

This Fee Policy Change establishes the advisory fee structure, account minimums, grandfathering provisions, and value-added service charges applicable to investment advisory and portfolio management services provided by MyTimeEquity, LLC. The policy is designed to promote transparency, consistency, and compliance with applicable regulatory standards.

2. Scope

This policy applies to all client accounts advised or managed by MyTimeEquity, LLC, including but not limited to:

- Portfolio Management Services (PMS)
- Structured Notes accounts
- Alternative investment-only accounts
- Ancillary and value-added advisory services

In the event of any inconsistency between this policy and a client's advisory agreement, the advisory agreement shall govern.

3. Grandfathered Pricing for Existing Accounts

Client accounts opened on or before **December 31, 2025**, shall retain their existing 2025 pricing schedule, provided the account maintains a minimum balance of **\$25,000**.

If the account balance falls below \$25,000 at any time, the account will transition to the **2026 pricing schedule** described in this policy.

4. Account Opening Fees for New Accounts

For accounts open on or after **January 1, 2026**, the following account opening fees apply:

- **Accounts under \$50,000:** One-time account opening fee of **\$100**
- **Accounts \$50,000 or greater:** No account opening fee

Account opening fees are non-refundable and assessed at account inception.

5. Standard Annual Advisory Fee Schedule

Annual advisory fees for accounts are assessed based on assets under management (AUM) as follows:

Assets Under Management	Annual Fee
Less than \$250,000	2.00%
\$250,000 – \$500,000	1.50%
\$501,000 – \$1,000,000	1.20%
Greater than \$1,000,000	1.00%

Fees are generally billed monthly in arrears unless otherwise specified in the advisory agreement.

6. Other Value-Added Advisory Services

The following value-added services may be offered for an additional fee:

- **Covered Call Writing:** 45 basis points (0.45%) annually
- **Direct Indexing:** 20 basis points (0.20%) annually
- **Assistance with loans or margin:** No fees charged by MyTimeEquity, LLC

Fees for value-added services are disclosed in advance and documented in the advisory agreement.

7. Billing and Disclosure

All advisory fees are disclosed prior to engagement and documented in the client advisory agreement and Form ADV. Advisory fees do not include third-party costs (e.g., custodial, brokerage, fund expenses) unless expressly stated.

8. Fiduciary Standard

MyTimeEquity, LLC, acts as a fiduciary and provides advisory services in the best interest of its clients, in accordance with applicable federal and state laws and regulations.