

Account Value	Quarterly IMS Fee	Quarterly IMS fee with Financial Planning
\$0 - \$100,000	.375% per quarter	.4375% per quarter
\$100,001 - \$500,000	.3125% per quarter	.375% per quarter
\$500,001 - \$2,000,000	.25% per quarter	.3125% per quarter
\$2,000,001 - \$5,000,000	.225% per quarter	.2875% per quarter
\$5,000,001 and Above	.1875% per quarter	.25% per quarter