



Table of Fees for Services

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”), as these sections of the Brochure contain important details about Financial Navigators, Inc. advisory services and fees. Fees may be negotiable. The fees below will only apply to you when you request the services listed.

Fees Charged by Investment Adviser	Fee Amount		Frequency Fee is Charged	Services
Assets under management fee	\$0 to \$1,000,000 \$1,000,001- \$2 Million \$2,000,001 -\$4 Million \$4,000,001 and up	1% 0.80 % 0.70% 0.60%	Monthly	Portfolio Management for Individuals and/or small businesses Financial Planning Services Consulting/Coaching Student Loan Advisory Employer Plan Services -ERISA
Hourly Fee	\$250 \$175		As needed	Consulting/Coaching Student Loan Advisory
Subscription Fee	n/a		n/a	n/a
Fixed Fees	\$500 to \$10,000		As needed	Financial Planning Services for non-AUM clients Employer Plan Services - ERISA
Commissions to the Adviser	\$0		n/a	n/a
Performance-based Fee	\$0		n/a	n/a
Other - % of Income	% of annual income		Annual	Financial Planning Services
Fees Charged by Third Parties	Fee Amount		Frequency Fee is Charged	Services
3 rd Party Money Manager	\$0		n/a	n/a
Robo-Adviser Fee	\$0		n/a	n/a
Talk with your Adviser about fees and costs applicable to you				

Additional fees and costs to discuss with your Adviser

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	No	n/a
Commissions	No	n/a
Custodian Fees	No	n/a
Mark-ups	No	n/a
Mutual Fund/ETF – Fees and Expenses	Yes	The Fund
Trade Fees	Yes	Fidelity