



**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 Luma Financial advisory services and fees. Fees are negotiable based on the size of the account. 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	<b>Annual Fee Calculation</b> 1.0% based on the first \$500,000 of AUM, plus 0.7% based on the next \$500,000 of AUM, plus 0.4% based on AUM above \$1,000,000, taken quarterly in arrears.	Fees are calculated using the Average Daily Balance (during the billing period) and charged and payable quarterly.	Discretionary investment management services where the client grants our Firm full power to direct, manage, and change the investment and reinvestment of the assets in the account, the proceeds, and any additions
Hourly Fee	\$0	N/A	N/A
Subscription Fee	\$0	N/A	N/A
Fixed Fee	\$0	N/A	N/A
Commissions to the Adviser	\$0	N/A	N/A
Performance-based Fee	\$0	N/A	N/A
Other	\$0	N/A	N/A
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third 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	Y	Altruist Financial
Commissions	Y	Altruist Financial
Custodian Fees	Y	Altruist Financial
Mark-ups	Y	Altruist Financial
Mutual Fund/ETF Fees and Expenses	Y	ETF / Fund Companies