



HOW WE CHARGE

The firm charges for its services based on the amount of investments under direct supervision. Unless otherwise specified, annual retainer fees are charged according to the following schedule:

| | |
|--------------------------------------|-------|
| Up to \$1,000,000 | 1.00% |
| Next \$1,000,000 (Up to \$2,000,000) | 0.75% |
| Next \$3,000,000 (Up to \$5,000,000) | 0.50% |
| Amounts above \$5,000,000 | 0.25% |

The fee is assessed on this schedule per account and is deducted on a quarterly basis in advance. Approximately $\frac{1}{4}$ of the annual fee is due each quarter. The quarterly fee for the upcoming quarter is based on the value of the account on the last business day of the calendar quarter. Fees are calculated by multiplying the ending account balance (less any exclusions) by the blended fee rate. This is multiplied by the number of days in the quarter divided by the number of days in the year. Most clients prefer to have this fee deducted from their investment accounts.

Charging for our services in this way aligns the interests of the firm with our clients. Our fees grow when your account grows.

OUR FEE GROWS WHEN YOUR ACCOUNT GROWS.

This ensures that increasing firm wealth only comes with increasing your wealth.

In addition, we have a vested interest in keeping trading costs at a minimum. Some charges may be incurred at the brokerage house. The firm does not receive any compensation from the broker and strives to keep all ancillary charges as low as possible.

This agreement may be terminated by either party at any time without the payment of any penalty by written notice of termination received by the Firm.

In some cases, we may offer our services on an hourly basis.

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