

FEES & COMPENSATION

FEE SCHEDULE. Clients will pay an annualized advisory fee, payable quarterly, based on their account balance and is not negotiable, except family. The schedule is:

1st \$50,000 1.25% annualized

Next \$200,000 1.00% annualized

Next \$250,000 .75% annualized

Next \$500,000 .50% annualized

Assets above \$1,000,000 .30% annualized

FEE DEDUCTION. Fees will be deducted from the clients account assets, unless the client prefers to be billed. Fees are deducted at the end of each calendar quarter.

OTHER TYPES OF FEES. DIG has no other fees or expenses; however the custodian may charge transaction fees for investments in stocks, bonds, options, ETFs and Alternative Investments. Certain Mutual Funds may charge distribution fees such as 12(b)1 fees, no portion of which will be received by DIG or RA's.

WHEN ARE FEES DUE. Fees are paid at the end of the quarter, not in advance.