

Professional Structure

Houston Wealth Management is structured to provide personalized comprehensive wealth management in the most professional and efficient method possible for our clients. Our compensation comes from fees paid by clients for the service and advice we provide. We do not represent individual products nor receive other payments from any professional partners. This minimizes any conflicts of interest and helps to ensure clients receive impartial advice.

Fees Based On Work

Unlike other advisory options like banks and brokerages, our firm has made a conscious effort to align the fees we charge with the work that we perform. We will neither overcharge our management fees, "giving away" financial planning services; nor charge upfront commissions, leaving clients later begging for attention and advice. At Houston Wealth Management each client relationship typically involves a combination of fees for both: 1) Financial Planning/Financial Consulting Services and 2) Investment Management Services.

Flexible Fee Framework

Houston Wealth Management has the ability to customize how fees are determined for each client. Financial planning and financial consulting services usually result in hourly assessments (current hourly charge is \$175/hour). For most clients, there is also an annual fee for investment management services, charged as a percentage of assets under management ("AUM") and is collected quarterly in arrears. Some clients instead choose to negotiate a flat annual fee for investment and financial planning, for a more predictable annual amount. Flat annual fees must be agreed to in advance, and are still based on estimated billable hourly work for the year.

The table below shows the maximum annual fee for investment management services. The actual fee charged may be less than the maximum fee shown below depending upon the size and complexity of the client's account:

PORTFOLIO INVESTMENT MANAGEMENT SERVICES

Assets Under Management (AUM)

Our Fees

Maximum Quarterly Fee (%)

Equivalent Annual Fee (%)

\$ 0 - \$500,000

0.375 %

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1.5%

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\$500,000 - \$2,000,000

0.25 %

1.0 %

\$2,000,000 - \$5,000,000

0.125 %

0.5%

Over \$5,000,000

Negotiable

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** There is a minimum annual investment management fee of \$2,500.

We encourage everyone to ask questions and review our [ADV document](#) additional information.

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Flexible Fee Framework

Houston Wealth Management has the ability to customize how fees are determined for each client. Hourly fees and project fees are based on the current hourly charge of \$175/hour. Financial planning and financial consulting services usually result in hourly assessments.

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