

	<b>Response</b>
<b>Name of Firm</b>	Sensible Financial Planning and Management, LLC.
<b>Contact info:</b>	Frederick (Rick) Miller 781-642-0890 Ext.114 rick.miller@sensiblefinancial.com
<b>Website URL and/or NAPFA profile URL</b>	www.sensiblefinancial.com
<b>How many employees?</b>	12
<b>Do you have account minimums?</b>	Yes, \$500,000.
<b>If you charge hourly fees, what is your standard rate?</b>	We do not charge hourly fees.
<b>If you charge AUM, how do you calculate fees?</b>	See attached schedules for Integrated Financial Advisory (IFA) and Portfolio Management (PM) service levels.
<b>What is the range of AUM percentage fees?</b>	1.6% to 0.2% based on asset under management
<b>What software do you use to prepare financial plans?</b>	ESPlanner
<b>Where do you meet clients? Your office, their home, Web meeting?</b>	Office, web and phone.
<b>Do you accept clients outside Massachusetts?</b>	Yes.
<b>How long have you been a CFP® professional?</b>	16 years.
<b>Do you specialize? (divorce, retirement, seniors LGBTQ, etc</b>	We do not specialize in any single aspect of planning or client profile.
<b>Do you have any disciplinary history? Where can clients see it?</b>	We have no disciplinary history.
<b>Where is your office located?</b>	Waltham, MA

<b>What is the name of your Registered Investment Advisor?</b>	Sensible Financial Planning & Management, LLC.
<b>What is the name of your Broker-Dealer, if applicable?</b>	We are not affiliated with any broker-dealer.
<b>Would you offer a free introductory call (for clients who have questions)?</b>	Yes, this is customary.



203 Crescent Street, Suite 404  
 Waltham, MA 02453  
 ph: 781.642.0890  
 fax: 781.810.4830  
[www.sensiblefinancial.com](http://www.sensiblefinancial.com)

## Investment Supervisory Services

### Portfolio Management (PM)

Assets		Quarterly Fee	Annual Total	
Under \$500,000		0.275%	1.10%	
Assets		For Each	Additional Fee	
From	To	Additional	Quarterly	Per Year
\$500,000	\$3,999,999	\$250,000	\$225	\$900
\$4,000,000 and above		\$1,000,000	\$300	\$1,200

### Integrated Financial Advisory (IFA)

Assets		Quarterly Fee	Annual Total	
Under \$500,000		0.40%	1.60%	
Assets		For Each	Additional Fee	
From	To	Additional	Quarterly	Per Year
\$500,000	\$3,999,999	\$250,000	\$300	\$1,200
\$4,000,000 and above		\$1,000,000	\$300	\$1,200