



IMPORTANT LEGAL JUNK

The following illustrations are hypothetical. While this is intended to provide a useful reference when considering advisor fees, the calculations include a few important assumptions that will vary in the real world:

- Different advisors and firms have unique fee and commission schedules. For comparison, we have assumed the competition charges a fee of 1% of assets under management (AUM) per year because this is a very common and customary fee. For example, an investor with \$1,000,000 would be charged \$10,000 per year, while an investor with \$5,000,000 would be charged \$50,000 per year. Investors should of course verify the pricing offered by any advisor they interview. Some AUM fee firms bill more or less than 1% or include breakpoints or fee ceilings in their price structure. Still other advisors offer flat fees (like Downshift Financial), hourly rates, complexity-based fees, etc. Such non-AUM fee structures are not addressed here.
- We have assumed a linear rate of return of 6.5% over the 30-year illustration because we believe that a long term 6.5% nominal rate of return is conservative. Actual experienced returns will vary. If realized rates of return are higher than 6.5%, then the “Extra Portfolio Balance” and “Total Fee Savings” figures would increase. If realized rates of return are lower than 6.5%, then the “Extra Portfolio Balance” and “Total Fee Savings” figures would decrease. Additionally, realized returns are non-linear. In other words, a real 30-year period with an average rate of return of 6.5% would have few (if any) years where the exact rate of return is 6.5%. Instead, annual returns would average to 6.5% but vary from year to year. This means that an AUM advisor’s fee would vary from the illustration because the portfolio balances would vary.
- For the sake of simplicity, we have assumed no contributions or withdrawals from the portfolio. While contributions and withdrawals do not affect the fee charged by Downshift Financial, they would affect the fees charged by AUM advisors. Contributions would raise the portfolio balance, which in turn would increase the fee charged by an AUM advisor. Withdrawals would lower the portfolio balance, which in turn would lower (or at least slow the growth of) the fee charged by an AUM advisor.

This content should not be construed as a recommendation or guarantee. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal.

Downshift Financial, LLC (“DSF”) is a registered investment advisor offering advisory services in the States of California, Colorado, and Texas (notice filing), and in other jurisdictions where exempted. Registration does not imply a certain level of skill or training.

This content shall not be directly or indirectly interpreted as an offer or solicitation to buy, hold or sell any financial instrument or investment advisory services to persons of another jurisdiction unless otherwise permitted by statute. Followup or individualized responses to consumers in a particular state by DSF in the rendering of personalized investment advice for compensation shall not be made without our first complying with jurisdiction requirements or pursuant an applicable state exemption.

This content is for information purposes only. Opinions expressed herein are solely those of DSF, unless otherwise specifically cited. All views, expressions, and opinions included in this communication are subject to change. Any information provided has been obtained from sources considered reliable, but we do not guarantee the accuracy, or the completeness of, any description of securities, markets or developments mentioned. We may, from time to time, have a position in the securities mentioned and may execute transactions that may not be consistent with this communication's conclusions.

All information or ideas provided should be discussed in detail with an advisor, accountant, or legal counsel prior to implementation.

Our current disclosure brochure, Form ADV Part 2, is available for your review on our website, downshiftfinancial.com. This disclosure brochure, or a summary of material changes made, is also provided to our clients on an annual basis.



Starting Portfolio Size	\$ 1,000,000
Extra Portfolio Balance w/ Flat Fee	\$ 727,055
Total Fee Savings	\$ 373,133

Assumptions & Results				
	"Fee-Based" 1%		Downshift Financial (Flat Fee)	
Initial Portfolio	\$ 1,000,000		Initial Portfolio	\$ 1,000,000
Annual Growth	6.50%		Annual Growth	6.50%
Annual AUM Fee	1% of Portfolio		Annual Flat Fee	\$ 8,000
Fee Escalation	Fee increases with portfolio value		Fee Escalation	2.50% Inflation Adjustment
Ending Portfolio	\$ 4,983,951		Ending Portfolio	\$ 5,711,006
Total Fees Paid	\$ 724,355		Total Fees Paid	\$ 351,222

Year	"Fee-Based" 1%			Downshift Financial (Flat Fee)		
	Portfolio Value	Annual Growth	Annual Fee	Portfolio Value	Annual Growth	Annual Fee
0	\$ 1,000,000	\$ 65,000	\$ 10,000	\$ 1,000,000	\$ 65,000	\$ 8,000
1	\$ 1,055,000	\$ 68,575	\$ 10,550	\$ 1,057,000	\$ 68,705	\$ 8,200
2	\$ 1,113,025	\$ 72,347	\$ 11,130	\$ 1,117,505	\$ 72,638	\$ 8,405
3	\$ 1,174,241	\$ 76,326	\$ 11,742	\$ 1,181,738	\$ 76,813	\$ 8,615
4	\$ 1,238,825	\$ 80,524	\$ 12,388	\$ 1,249,936	\$ 81,246	\$ 8,831
5	\$ 1,306,960	\$ 84,952	\$ 13,070	\$ 1,322,351	\$ 85,953	\$ 9,051
6	\$ 1,378,843	\$ 89,625	\$ 13,788	\$ 1,399,253	\$ 90,951	\$ 9,278
7	\$ 1,454,679	\$ 94,554	\$ 14,547	\$ 1,480,926	\$ 96,260	\$ 9,509
8	\$ 1,534,687	\$ 99,755	\$ 15,347	\$ 1,567,677	\$ 101,899	\$ 9,747
9	\$ 1,619,094	\$ 105,241	\$ 16,191	\$ 1,659,829	\$ 107,889	\$ 9,991
10	\$ 1,708,144	\$ 111,029	\$ 17,081	\$ 1,757,727	\$ 114,252	\$ 10,241
11	\$ 1,802,092	\$ 117,136	\$ 18,021	\$ 1,861,738	\$ 121,013	\$ 10,497
12	\$ 1,901,207	\$ 123,578	\$ 19,012	\$ 1,972,255	\$ 128,197	\$ 10,759
13	\$ 2,005,774	\$ 130,375	\$ 20,058	\$ 2,089,692	\$ 135,830	\$ 11,028
14	\$ 2,116,091	\$ 137,546	\$ 21,161	\$ 2,214,494	\$ 143,942	\$ 11,304
15	\$ 2,232,476	\$ 145,111	\$ 22,325	\$ 2,347,132	\$ 152,564	\$ 11,586
16	\$ 2,355,263	\$ 153,092	\$ 23,553	\$ 2,488,110	\$ 161,727	\$ 11,876
17	\$ 2,484,802	\$ 161,512	\$ 24,848	\$ 2,637,961	\$ 171,467	\$ 12,173
18	\$ 2,621,466	\$ 170,395	\$ 26,215	\$ 2,797,255	\$ 181,822	\$ 12,477
19	\$ 2,765,647	\$ 179,767	\$ 27,656	\$ 2,966,600	\$ 192,829	\$ 12,789
20	\$ 2,917,757	\$ 189,654	\$ 29,178	\$ 3,146,639	\$ 204,532	\$ 13,109
21	\$ 3,078,234	\$ 200,085	\$ 30,782	\$ 3,338,062	\$ 216,974	\$ 13,437
22	\$ 3,247,537	\$ 211,090	\$ 32,475	\$ 3,541,599	\$ 230,204	\$ 13,773
23	\$ 3,426,152	\$ 222,700	\$ 34,262	\$ 3,758,031	\$ 244,272	\$ 14,117
24	\$ 3,614,590	\$ 234,948	\$ 36,146	\$ 3,988,186	\$ 259,232	\$ 14,470
25	\$ 3,813,392	\$ 247,871	\$ 38,134	\$ 4,232,948	\$ 275,142	\$ 14,832
26	\$ 4,023,129	\$ 261,503	\$ 40,231	\$ 4,493,258	\$ 292,062	\$ 15,202
27	\$ 4,244,401	\$ 275,886	\$ 42,444	\$ 4,770,118	\$ 310,058	\$ 15,582
28	\$ 4,477,843	\$ 291,060	\$ 44,778	\$ 5,064,593	\$ 329,199	\$ 15,972
29	\$ 4,724,124	\$ 307,068	\$ 47,241	\$ 5,377,819	\$ 349,558	\$ 16,371
30	\$ 4,983,951			\$ 5,711,006		



Starting Portfolio Size
\$ 2,000,000
Extra Portfolio Balance w/ Flat Fee
\$ 2,357,470
Total Fee Savings
\$ 1,097,488

Assumptions & Results				
	"Fee-Based" 1%		Downshift Financial (Flat Fee)	
Initial Portfolio	\$	2,000,000	Initial Portfolio	\$ 2,000,000
Annual Growth		6.50%	Annual Growth	6.50%
Annual AUM Fee	1% of Portfolio		Annual Flat Fee	\$ 8,000
Fee Escalation	Fee increases with portfolio value		Fee Escalation	2.50% Inflation Adjustment
Ending Portfolio	\$	9,967,903	Ending Portfolio	\$ 12,325,373
Total Fees Paid	\$	1,448,710	Total Fees Paid	\$ 351,222

Year	"Fee-Based" 1%			Downshift Financial (Flat Fee)		
	Portfolio Value	Annual Growth	Annual Fee	Portfolio Value	Annual Growth	Annual Fee
0	\$ 2,000,000	\$ 130,000	\$ 20,000	\$ 2,000,000	\$ 130,000	\$ 8,000
1	\$ 2,110,000	\$ 137,150	\$ 21,100	\$ 2,122,000	\$ 137,930	\$ 8,200
2	\$ 2,226,050	\$ 144,693	\$ 22,261	\$ 2,251,730	\$ 146,362	\$ 8,405
3	\$ 2,348,483	\$ 152,651	\$ 23,485	\$ 2,389,687	\$ 155,330	\$ 8,615
4	\$ 2,477,649	\$ 161,047	\$ 24,776	\$ 2,536,402	\$ 164,866	\$ 8,831
5	\$ 2,613,920	\$ 169,905	\$ 26,139	\$ 2,692,438	\$ 175,008	\$ 9,051
6	\$ 2,757,686	\$ 179,250	\$ 27,577	\$ 2,858,395	\$ 185,796	\$ 9,278
7	\$ 2,909,358	\$ 189,108	\$ 29,094	\$ 3,034,913	\$ 197,269	\$ 9,509
8	\$ 3,069,373	\$ 199,509	\$ 30,694	\$ 3,222,673	\$ 209,474	\$ 9,747
9	\$ 3,238,189	\$ 210,482	\$ 32,382	\$ 3,422,399	\$ 222,456	\$ 9,991
10	\$ 3,416,289	\$ 222,059	\$ 34,163	\$ 3,634,864	\$ 236,266	\$ 10,241
11	\$ 3,604,185	\$ 234,272	\$ 36,042	\$ 3,860,890	\$ 250,958	\$ 10,497
12	\$ 3,802,415	\$ 247,157	\$ 38,024	\$ 4,101,351	\$ 266,588	\$ 10,759
13	\$ 4,011,548	\$ 260,751	\$ 40,115	\$ 4,357,180	\$ 283,217	\$ 11,028
14	\$ 4,232,183	\$ 275,092	\$ 42,322	\$ 4,629,368	\$ 300,909	\$ 11,304
15	\$ 4,464,953	\$ 290,222	\$ 44,650	\$ 4,918,973	\$ 319,733	\$ 11,586
16	\$ 4,710,525	\$ 306,184	\$ 47,105	\$ 5,227,120	\$ 339,763	\$ 11,876
17	\$ 4,969,604	\$ 323,024	\$ 49,696	\$ 5,555,007	\$ 361,075	\$ 12,173
18	\$ 5,242,933	\$ 340,791	\$ 52,429	\$ 5,903,910	\$ 383,754	\$ 12,477
19	\$ 5,531,294	\$ 359,534	\$ 55,313	\$ 6,275,186	\$ 407,887	\$ 12,789
20	\$ 5,835,515	\$ 379,308	\$ 58,355	\$ 6,670,284	\$ 433,568	\$ 13,109
21	\$ 6,156,468	\$ 400,170	\$ 61,565	\$ 7,090,744	\$ 460,898	\$ 13,437
22	\$ 6,495,074	\$ 422,180	\$ 64,951	\$ 7,538,206	\$ 489,983	\$ 13,773
23	\$ 6,852,303	\$ 445,400	\$ 68,523	\$ 8,014,416	\$ 520,937	\$ 14,117
24	\$ 7,229,180	\$ 469,897	\$ 72,292	\$ 8,521,237	\$ 553,880	\$ 14,470
25	\$ 7,626,785	\$ 495,741	\$ 76,268	\$ 9,060,647	\$ 588,942	\$ 14,832
26	\$ 8,046,258	\$ 523,007	\$ 80,463	\$ 9,634,758	\$ 626,259	\$ 15,202
27	\$ 8,488,802	\$ 551,772	\$ 84,888	\$ 10,245,815	\$ 665,978	\$ 15,582
28	\$ 8,955,686	\$ 582,120	\$ 89,557	\$ 10,896,210	\$ 708,254	\$ 15,972
29	\$ 9,448,249	\$ 614,136	\$ 94,482	\$ 11,588,492	\$ 753,252	\$ 16,371
30	\$ 9,967,903			\$ 12,325,373		



Starting Portfolio Size
\$ 3,000,000
Extra Portfolio Balance w/ Flat Fee
\$ 3,987,885
Total Fee Savings
\$ 1,821,843

Assumptions & Results				
	"Fee-Based" 1%		Downshift Financial (Flat Fee)	
Initial Portfolio	\$	3,000,000	Initial Portfolio	\$ 3,000,000
Annual Growth		6.50%	Annual Growth	6.50%
Annual AUM Fee	1% of Portfolio		Annual Flat Fee	\$ 8,000
Fee Escalation	Fee increases with portfolio value		Fee Escalation	2.50% Inflation Adjustment
Ending Portfolio	\$	14,951,854	Ending Portfolio	\$ 18,939,739
Total Fees Paid	\$	2,173,064	Total Fees Paid	\$ 351,222

Year	"Fee-Based" 1%			Downshift Financial (Flat Fee)		
	Portfolio Value	Annual Growth	Annual Fee	Portfolio Value	Annual Growth	Annual Fee
0	\$ 3,000,000	\$ 195,000	\$ 30,000	\$ 3,000,000	\$ 195,000	\$ 8,000
1	\$ 3,165,000	\$ 205,725	\$ 31,650	\$ 3,187,000	\$ 207,155	\$ 8,200
2	\$ 3,339,075	\$ 217,040	\$ 33,391	\$ 3,385,955	\$ 220,087	\$ 8,405
3	\$ 3,522,724	\$ 228,977	\$ 35,227	\$ 3,597,637	\$ 233,846	\$ 8,615
4	\$ 3,716,474	\$ 241,571	\$ 37,165	\$ 3,822,868	\$ 248,486	\$ 8,831
5	\$ 3,920,880	\$ 254,857	\$ 39,209	\$ 4,062,524	\$ 264,064	\$ 9,051
6	\$ 4,136,528	\$ 268,874	\$ 41,365	\$ 4,317,537	\$ 280,640	\$ 9,278
7	\$ 4,364,037	\$ 283,662	\$ 43,640	\$ 4,588,899	\$ 298,278	\$ 9,509
8	\$ 4,604,060	\$ 299,264	\$ 46,041	\$ 4,877,668	\$ 317,048	\$ 9,747
9	\$ 4,857,283	\$ 315,723	\$ 48,573	\$ 5,184,970	\$ 337,023	\$ 9,991
10	\$ 5,124,433	\$ 333,088	\$ 51,244	\$ 5,512,002	\$ 358,280	\$ 10,241
11	\$ 5,406,277	\$ 351,408	\$ 54,063	\$ 5,860,041	\$ 380,903	\$ 10,497
12	\$ 5,703,622	\$ 370,735	\$ 57,036	\$ 6,230,447	\$ 404,979	\$ 10,759
13	\$ 6,017,322	\$ 391,126	\$ 60,173	\$ 6,624,667	\$ 430,603	\$ 11,028
14	\$ 6,348,274	\$ 412,638	\$ 63,483	\$ 7,044,242	\$ 457,876	\$ 11,304
15	\$ 6,697,429	\$ 435,333	\$ 66,974	\$ 7,490,814	\$ 486,903	\$ 11,586
16	\$ 7,065,788	\$ 459,276	\$ 70,658	\$ 7,966,131	\$ 517,799	\$ 11,876
17	\$ 7,454,406	\$ 484,536	\$ 74,544	\$ 8,472,053	\$ 550,683	\$ 12,173
18	\$ 7,864,399	\$ 511,186	\$ 78,644	\$ 9,010,564	\$ 585,687	\$ 12,477
19	\$ 8,296,941	\$ 539,301	\$ 82,969	\$ 9,583,773	\$ 622,945	\$ 12,789
20	\$ 8,753,272	\$ 568,963	\$ 87,533	\$ 10,193,929	\$ 662,605	\$ 13,109
21	\$ 9,234,702	\$ 600,256	\$ 92,347	\$ 10,843,426	\$ 704,823	\$ 13,437
22	\$ 9,742,611	\$ 633,270	\$ 97,426	\$ 11,534,812	\$ 749,763	\$ 13,773
23	\$ 10,278,455	\$ 668,100	\$ 102,785	\$ 12,270,802	\$ 797,602	\$ 14,117
24	\$ 10,843,770	\$ 704,845	\$ 108,438	\$ 13,054,287	\$ 848,529	\$ 14,470
25	\$ 11,440,177	\$ 743,612	\$ 114,402	\$ 13,888,346	\$ 902,743	\$ 14,832
26	\$ 12,069,387	\$ 784,510	\$ 120,694	\$ 14,776,257	\$ 960,457	\$ 15,202
27	\$ 12,733,203	\$ 827,658	\$ 127,332	\$ 15,721,512	\$ 1,021,898	\$ 15,582
28	\$ 13,433,529	\$ 873,179	\$ 134,335	\$ 16,727,828	\$ 1,087,309	\$ 15,972
29	\$ 14,172,373	\$ 921,204	\$ 141,724	\$ 17,799,164	\$ 1,156,946	\$ 16,371
30	\$ 14,951,854			\$ 18,939,739		



Starting Portfolio Size
\$ 4,000,000
Extra Portfolio Balance w/ Flat Fee
\$ 5,618,300
Total Fee Savings
\$ 2,546,197

Assumptions & Results				
	"Fee-Based" 1%		Downshift Financial (Flat Fee)	
Initial Portfolio	\$	4,000,000	Initial Portfolio	\$ 4,000,000
Annual Growth		6.50%	Annual Growth	6.50%
Annual AUM Fee	1% of Portfolio		Annual Flat Fee	\$ 8,000
Fee Escalation	Fee increases with portfolio value		Fee Escalation	2.50% Inflation Adjustment
Ending Portfolio	\$	19,935,805	Ending Portfolio	\$ 25,554,105
Total Fees Paid	\$	2,897,419	Total Fees Paid	\$ 351,222

Year	"Fee-Based" 1%			Downshift Financial (Flat Fee)		
	Portfolio Value	Annual Growth	Annual Fee	Portfolio Value	Annual Growth	Annual Fee
0	\$ 4,000,000	\$ 260,000	\$ 40,000	\$ 4,000,000	\$ 260,000	\$ 8,000
1	\$ 4,220,000	\$ 274,300	\$ 42,200	\$ 4,252,000	\$ 276,380	\$ 8,200
2	\$ 4,452,100	\$ 289,387	\$ 44,521	\$ 4,520,180	\$ 293,812	\$ 8,405
3	\$ 4,696,966	\$ 305,303	\$ 46,970	\$ 4,805,587	\$ 312,363	\$ 8,615
4	\$ 4,955,299	\$ 322,094	\$ 49,553	\$ 5,109,335	\$ 332,107	\$ 8,831
5	\$ 5,227,840	\$ 339,810	\$ 52,278	\$ 5,432,611	\$ 353,120	\$ 9,051
6	\$ 5,515,371	\$ 358,499	\$ 55,154	\$ 5,776,679	\$ 375,484	\$ 9,278
7	\$ 5,818,717	\$ 378,217	\$ 58,187	\$ 6,142,886	\$ 399,288	\$ 9,509
8	\$ 6,138,746	\$ 399,018	\$ 61,387	\$ 6,532,664	\$ 424,623	\$ 9,747
9	\$ 6,476,377	\$ 420,965	\$ 64,764	\$ 6,947,540	\$ 451,590	\$ 9,991
10	\$ 6,832,578	\$ 444,118	\$ 68,326	\$ 7,389,139	\$ 480,294	\$ 10,241
11	\$ 7,208,370	\$ 468,544	\$ 72,084	\$ 7,859,193	\$ 510,848	\$ 10,497
12	\$ 7,604,830	\$ 494,314	\$ 76,048	\$ 8,359,543	\$ 543,370	\$ 10,759
13	\$ 8,023,096	\$ 521,501	\$ 80,231	\$ 8,892,155	\$ 577,990	\$ 11,028
14	\$ 8,464,366	\$ 550,184	\$ 84,644	\$ 9,459,117	\$ 614,843	\$ 11,304
15	\$ 8,929,906	\$ 580,444	\$ 89,299	\$ 10,062,655	\$ 654,073	\$ 11,586
16	\$ 9,421,051	\$ 612,368	\$ 94,211	\$ 10,705,142	\$ 695,834	\$ 11,876
17	\$ 9,939,209	\$ 646,049	\$ 99,392	\$ 11,389,100	\$ 740,291	\$ 12,173
18	\$ 10,485,865	\$ 681,581	\$ 104,859	\$ 12,117,218	\$ 787,619	\$ 12,477
19	\$ 11,062,588	\$ 719,068	\$ 110,626	\$ 12,892,360	\$ 838,003	\$ 12,789
20	\$ 11,671,030	\$ 758,617	\$ 116,710	\$ 13,717,575	\$ 891,642	\$ 13,109
21	\$ 12,312,937	\$ 800,341	\$ 123,129	\$ 14,596,108	\$ 948,747	\$ 13,437
22	\$ 12,990,148	\$ 844,360	\$ 129,901	\$ 15,531,418	\$ 1,009,542	\$ 13,773
23	\$ 13,704,606	\$ 890,799	\$ 137,046	\$ 16,527,188	\$ 1,074,267	\$ 14,117
24	\$ 14,458,360	\$ 939,793	\$ 144,584	\$ 17,587,338	\$ 1,143,177	\$ 14,470
25	\$ 15,253,569	\$ 991,482	\$ 152,536	\$ 18,716,045	\$ 1,216,543	\$ 14,832
26	\$ 16,092,516	\$ 1,046,014	\$ 160,925	\$ 19,917,757	\$ 1,294,654	\$ 15,202
27	\$ 16,977,604	\$ 1,103,544	\$ 169,776	\$ 21,197,209	\$ 1,377,819	\$ 15,582
28	\$ 17,911,372	\$ 1,164,239	\$ 179,114	\$ 22,559,445	\$ 1,466,364	\$ 15,972
29	\$ 18,896,498	\$ 1,228,272	\$ 188,965	\$ 24,009,837	\$ 1,560,639	\$ 16,371
30	\$ 19,935,805			\$ 25,554,105		



Starting Portfolio Size
\$ 5,000,000
Extra Portfolio Balance w/ Flat Fee
\$ 7,248,715
Total Fee Savings
\$ 3,270,552

Assumptions & Results				
	"Fee-Based" 1%		Downshift Financial (Flat Fee)	
Initial Portfolio	\$	5,000,000	Initial Portfolio	\$ 5,000,000
Annual Growth		6.50%	Annual Growth	6.50%
Annual AUM Fee	1% of Portfolio		Annual Flat Fee	\$ 8,000
Fee Escalation	Fee increases with portfolio value		Fee Escalation	2.50% Inflation Adjustment
Ending Portfolio	\$	24,919,756	Ending Portfolio	\$ 32,168,471
Total Fees Paid	\$	3,621,774	Total Fees Paid	\$ 351,222

Year	"Fee-Based" 1%			Downshift Financial (Flat Fee)		
	Portfolio Value	Annual Growth	Annual Fee	Portfolio Value	Annual Growth	Annual Fee
0	\$ 5,000,000	\$ 325,000	\$ 50,000	\$ 5,000,000	\$ 325,000	\$ 8,000
1	\$ 5,275,000	\$ 342,875	\$ 52,750	\$ 5,317,000	\$ 345,605	\$ 8,200
2	\$ 5,565,125	\$ 361,733	\$ 55,651	\$ 5,654,405	\$ 367,536	\$ 8,405
3	\$ 5,871,207	\$ 381,628	\$ 58,712	\$ 6,013,536	\$ 390,880	\$ 8,615
4	\$ 6,194,123	\$ 402,618	\$ 61,941	\$ 6,395,801	\$ 415,727	\$ 8,831
5	\$ 6,534,800	\$ 424,762	\$ 65,348	\$ 6,802,698	\$ 442,175	\$ 9,051
6	\$ 6,894,214	\$ 448,124	\$ 68,942	\$ 7,235,822	\$ 470,328	\$ 9,278
7	\$ 7,273,396	\$ 472,771	\$ 72,734	\$ 7,696,873	\$ 500,297	\$ 9,509
8	\$ 7,673,433	\$ 498,773	\$ 76,734	\$ 8,187,660	\$ 532,198	\$ 9,747
9	\$ 8,095,471	\$ 526,206	\$ 80,955	\$ 8,710,110	\$ 566,157	\$ 9,991
10	\$ 8,540,722	\$ 555,147	\$ 85,407	\$ 9,266,277	\$ 602,308	\$ 10,241
11	\$ 9,010,462	\$ 585,680	\$ 90,105	\$ 9,858,344	\$ 640,792	\$ 10,497
12	\$ 9,506,037	\$ 617,892	\$ 95,060	\$ 10,488,640	\$ 681,762	\$ 10,759
13	\$ 10,028,869	\$ 651,877	\$ 100,289	\$ 11,159,642	\$ 725,377	\$ 11,028
14	\$ 10,580,457	\$ 687,730	\$ 105,805	\$ 11,873,991	\$ 771,809	\$ 11,304
15	\$ 11,162,382	\$ 725,555	\$ 111,624	\$ 12,634,496	\$ 821,242	\$ 11,586
16	\$ 11,776,313	\$ 765,460	\$ 117,763	\$ 13,444,152	\$ 873,870	\$ 11,876
17	\$ 12,424,011	\$ 807,561	\$ 124,240	\$ 14,306,146	\$ 929,900	\$ 12,173
18	\$ 13,107,331	\$ 851,977	\$ 131,073	\$ 15,223,873	\$ 989,552	\$ 12,477
19	\$ 13,828,235	\$ 898,835	\$ 138,282	\$ 16,200,947	\$ 1,053,062	\$ 12,789
20	\$ 14,588,787	\$ 948,271	\$ 145,888	\$ 17,241,220	\$ 1,120,679	\$ 13,109
21	\$ 15,391,171	\$ 1,000,426	\$ 153,912	\$ 18,348,790	\$ 1,192,671	\$ 13,437
22	\$ 16,237,685	\$ 1,055,450	\$ 162,377	\$ 19,528,025	\$ 1,269,322	\$ 13,773
23	\$ 17,130,758	\$ 1,113,499	\$ 171,308	\$ 20,783,574	\$ 1,350,932	\$ 14,117
24	\$ 18,072,950	\$ 1,174,742	\$ 180,729	\$ 22,120,389	\$ 1,437,825	\$ 14,470
25	\$ 19,066,962	\$ 1,239,353	\$ 190,670	\$ 23,543,745	\$ 1,530,343	\$ 14,832
26	\$ 20,115,645	\$ 1,307,517	\$ 201,156	\$ 25,059,256	\$ 1,628,852	\$ 15,202
27	\$ 21,222,005	\$ 1,379,430	\$ 212,220	\$ 26,672,906	\$ 1,733,739	\$ 15,582
28	\$ 22,389,215	\$ 1,455,299	\$ 223,892	\$ 28,391,062	\$ 1,845,419	\$ 15,972
29	\$ 23,620,622	\$ 1,535,340	\$ 236,206	\$ 30,220,509	\$ 1,964,333	\$ 16,371
30	\$ 24,919,756			\$ 32,168,471		



Starting Portfolio Size
\$ 6,000,000
Extra Portfolio Balance w/ Flat Fee
\$ 8,879,130
Total Fee Savings
\$ 3,994,907

Assumptions & Results				
	"Fee-Based" 1%		Downshift Financial (Flat Fee)	
Initial Portfolio	\$	6,000,000	Initial Portfolio	\$ 6,000,000
Annual Growth		6.50%	Annual Growth	6.50%
Annual AUM Fee	1% of Portfolio		Annual Flat Fee	\$ 8,000
Fee Escalation	Fee increases with portfolio value		Fee Escalation	2.50% Inflation Adjustment
Ending Portfolio	\$	29,903,708	Ending Portfolio	\$ 38,782,837
Total Fees Paid	\$	4,346,129	Total Fees Paid	\$ 351,222

Year	"Fee-Based" 1%			Downshift Financial (Flat Fee)		
	Portfolio Value	Annual Growth	Annual Fee	Portfolio Value	Annual Growth	Annual Fee
0	\$ 6,000,000	\$ 390,000	\$ 60,000	\$ 6,000,000	\$ 390,000	\$ 8,000
1	\$ 6,330,000	\$ 411,450	\$ 63,300	\$ 6,382,000	\$ 414,830	\$ 8,200
2	\$ 6,678,150	\$ 434,080	\$ 66,782	\$ 6,788,630	\$ 441,261	\$ 8,405
3	\$ 7,045,448	\$ 457,954	\$ 70,454	\$ 7,221,486	\$ 469,397	\$ 8,615
4	\$ 7,432,948	\$ 483,142	\$ 74,329	\$ 7,682,267	\$ 499,347	\$ 8,831
5	\$ 7,841,760	\$ 509,714	\$ 78,418	\$ 8,172,784	\$ 531,231	\$ 9,051
6	\$ 8,273,057	\$ 537,749	\$ 82,731	\$ 8,694,964	\$ 565,173	\$ 9,278
7	\$ 8,728,075	\$ 567,325	\$ 87,281	\$ 9,250,859	\$ 601,306	\$ 9,509
8	\$ 9,208,119	\$ 598,528	\$ 92,081	\$ 9,842,655	\$ 639,773	\$ 9,747
9	\$ 9,714,566	\$ 631,447	\$ 97,146	\$ 10,472,681	\$ 680,724	\$ 9,991
10	\$ 10,248,867	\$ 666,176	\$ 102,489	\$ 11,143,414	\$ 724,322	\$ 10,241
11	\$ 10,812,554	\$ 702,816	\$ 108,126	\$ 11,857,495	\$ 770,737	\$ 10,497
12	\$ 11,407,245	\$ 741,471	\$ 114,072	\$ 12,617,736	\$ 820,153	\$ 10,759
13	\$ 12,034,643	\$ 782,252	\$ 120,346	\$ 13,427,130	\$ 872,763	\$ 11,028
14	\$ 12,696,549	\$ 825,276	\$ 126,965	\$ 14,288,865	\$ 928,776	\$ 11,304
15	\$ 13,394,859	\$ 870,666	\$ 133,949	\$ 15,206,337	\$ 988,412	\$ 11,586
16	\$ 14,131,576	\$ 918,552	\$ 141,316	\$ 16,183,163	\$ 1,051,906	\$ 11,876
17	\$ 14,908,813	\$ 969,073	\$ 149,088	\$ 17,223,193	\$ 1,119,508	\$ 12,173
18	\$ 15,728,798	\$ 1,022,372	\$ 157,288	\$ 18,330,527	\$ 1,191,484	\$ 12,477
19	\$ 16,593,881	\$ 1,078,602	\$ 165,939	\$ 19,509,534	\$ 1,268,120	\$ 12,789
20	\$ 17,506,545	\$ 1,137,925	\$ 175,065	\$ 20,764,865	\$ 1,349,716	\$ 13,109
21	\$ 18,469,405	\$ 1,200,511	\$ 184,694	\$ 22,101,472	\$ 1,436,596	\$ 13,437
22	\$ 19,485,222	\$ 1,266,539	\$ 194,852	\$ 23,524,631	\$ 1,529,101	\$ 13,773
23	\$ 20,556,909	\$ 1,336,199	\$ 205,569	\$ 25,039,959	\$ 1,627,597	\$ 14,117
24	\$ 21,687,539	\$ 1,409,690	\$ 216,875	\$ 26,653,440	\$ 1,732,474	\$ 14,470
25	\$ 22,880,354	\$ 1,487,223	\$ 228,804	\$ 28,371,444	\$ 1,844,144	\$ 14,832
26	\$ 24,138,774	\$ 1,569,020	\$ 241,388	\$ 30,200,756	\$ 1,963,049	\$ 15,202
27	\$ 25,466,406	\$ 1,655,316	\$ 254,664	\$ 32,148,603	\$ 2,089,659	\$ 15,582
28	\$ 26,867,058	\$ 1,746,359	\$ 268,671	\$ 34,222,680	\$ 2,224,474	\$ 15,972
29	\$ 28,344,747	\$ 1,842,409	\$ 283,447	\$ 36,431,182	\$ 2,368,027	\$ 16,371
30	\$ 29,903,708			\$ 38,782,837		



Starting Portfolio Size
\$ 7,000,000
Extra Portfolio Balance w/ Flat Fee
\$ 10,509,544
Total Fee Savings
\$ 4,719,262

Assumptions & Results				
	"Fee-Based" 1%		Downshift Financial (Flat Fee)	
Initial Portfolio	\$	7,000,000	Initial Portfolio	\$ 7,000,000
Annual Growth		6.50%	Annual Growth	6.50%
Annual AUM Fee	1% of Portfolio		Annual Flat Fee	\$ 8,000
Fee Escalation	Fee increases with portfolio value		Fee Escalation	2.50% Inflation Adjustment
Ending Portfolio	\$	34,887,659	Ending Portfolio	\$ 45,397,203
Total Fees Paid	\$	5,070,483	Total Fees Paid	\$ 351,222

Year	"Fee-Based" 1%			Downshift Financial (Flat Fee)		
	Portfolio Value	Annual Growth	Annual Fee	Portfolio Value	Annual Growth	Annual Fee
0	\$ 7,000,000	\$ 455,000	\$ 70,000	\$ 7,000,000	\$ 455,000	\$ 8,000
1	\$ 7,385,000	\$ 480,025	\$ 73,850	\$ 7,447,000	\$ 484,055	\$ 8,200
2	\$ 7,791,175	\$ 506,426	\$ 77,912	\$ 7,922,855	\$ 514,986	\$ 8,405
3	\$ 8,219,690	\$ 534,280	\$ 82,197	\$ 8,429,436	\$ 547,913	\$ 8,615
4	\$ 8,671,773	\$ 563,665	\$ 86,718	\$ 8,968,734	\$ 582,968	\$ 8,831
5	\$ 9,148,720	\$ 594,667	\$ 91,487	\$ 9,542,871	\$ 620,287	\$ 9,051
6	\$ 9,651,900	\$ 627,373	\$ 96,519	\$ 10,154,106	\$ 660,017	\$ 9,278
7	\$ 10,182,754	\$ 661,879	\$ 101,828	\$ 10,804,846	\$ 702,315	\$ 9,509
8	\$ 10,742,806	\$ 698,282	\$ 107,428	\$ 11,497,651	\$ 747,347	\$ 9,747
9	\$ 11,333,660	\$ 736,688	\$ 113,337	\$ 12,235,251	\$ 795,291	\$ 9,991
10	\$ 11,957,011	\$ 777,206	\$ 119,570	\$ 13,020,552	\$ 846,336	\$ 10,241
11	\$ 12,614,647	\$ 819,952	\$ 126,146	\$ 13,856,647	\$ 900,682	\$ 10,497
12	\$ 13,308,452	\$ 865,049	\$ 133,085	\$ 14,746,832	\$ 958,544	\$ 10,759
13	\$ 14,040,417	\$ 912,627	\$ 140,404	\$ 15,694,617	\$ 1,020,150	\$ 11,028
14	\$ 14,812,640	\$ 962,822	\$ 148,126	\$ 16,703,739	\$ 1,085,743	\$ 11,304
15	\$ 15,627,335	\$ 1,015,777	\$ 156,273	\$ 17,778,178	\$ 1,155,582	\$ 11,586
16	\$ 16,486,839	\$ 1,071,645	\$ 164,868	\$ 18,922,174	\$ 1,229,941	\$ 11,876
17	\$ 17,393,615	\$ 1,130,585	\$ 173,936	\$ 20,140,239	\$ 1,309,116	\$ 12,173
18	\$ 18,350,264	\$ 1,192,767	\$ 183,503	\$ 21,437,182	\$ 1,393,417	\$ 12,477
19	\$ 19,359,528	\$ 1,258,369	\$ 193,595	\$ 22,818,121	\$ 1,483,178	\$ 12,789
20	\$ 20,424,302	\$ 1,327,580	\$ 204,243	\$ 24,288,510	\$ 1,578,753	\$ 13,109
21	\$ 21,547,639	\$ 1,400,597	\$ 215,476	\$ 25,854,154	\$ 1,680,520	\$ 13,437
22	\$ 22,732,759	\$ 1,477,629	\$ 227,328	\$ 27,521,237	\$ 1,788,880	\$ 13,773
23	\$ 23,983,061	\$ 1,558,899	\$ 239,831	\$ 29,296,345	\$ 1,904,262	\$ 14,117
24	\$ 25,302,129	\$ 1,644,638	\$ 253,021	\$ 31,186,491	\$ 2,027,122	\$ 14,470
25	\$ 26,693,746	\$ 1,735,094	\$ 266,937	\$ 33,199,143	\$ 2,157,944	\$ 14,832
26	\$ 28,161,902	\$ 1,830,524	\$ 281,619	\$ 35,342,255	\$ 2,297,247	\$ 15,202
27	\$ 29,710,807	\$ 1,931,202	\$ 297,108	\$ 37,624,300	\$ 2,445,579	\$ 15,582
28	\$ 31,344,902	\$ 2,037,419	\$ 313,449	\$ 40,054,297	\$ 2,603,529	\$ 15,972
29	\$ 33,068,871	\$ 2,149,477	\$ 330,689	\$ 42,641,854	\$ 2,771,721	\$ 16,371
30	\$ 34,887,659			\$ 45,397,203		



Starting Portfolio Size
\$ 8,000,000
Extra Portfolio Balance w/ Flat Fee
\$ 12,139,959
Total Fee Savings
\$ 5,443,617

Assumptions & Results				
	"Fee-Based" 1%		Downshift Financial (Flat Fee)	
Initial Portfolio	\$	8,000,000	Initial Portfolio	\$ 8,000,000
Annual Growth		6.50%	Annual Growth	6.50%
Annual AUM Fee	1% of Portfolio		Annual Flat Fee	\$ 8,000
Fee Escalation	Fee increases with portfolio value		Fee Escalation	2.50% Inflation Adjustment
Ending Portfolio	\$	39,871,610	Ending Portfolio	\$ 52,011,570
Total Fees Paid	\$	5,794,838	Total Fees Paid	\$ 351,222

Year	"Fee-Based" 1%			Downshift Financial (Flat Fee)		
	Portfolio Value	Annual Growth	Annual Fee	Portfolio Value	Annual Growth	Annual Fee
0	\$ 8,000,000	\$ 520,000	\$ 80,000	\$ 8,000,000	\$ 520,000	\$ 8,000
1	\$ 8,440,000	\$ 548,600	\$ 84,400	\$ 8,512,000	\$ 553,280	\$ 8,200
2	\$ 8,904,200	\$ 578,773	\$ 89,042	\$ 9,057,080	\$ 588,710	\$ 8,405
3	\$ 9,393,931	\$ 610,606	\$ 93,939	\$ 9,637,385	\$ 626,430	\$ 8,615
4	\$ 9,910,597	\$ 644,189	\$ 99,106	\$ 10,255,200	\$ 666,588	\$ 8,831
5	\$ 10,455,680	\$ 679,619	\$ 104,557	\$ 10,912,958	\$ 709,342	\$ 9,051
6	\$ 11,030,742	\$ 716,998	\$ 110,307	\$ 11,613,249	\$ 754,861	\$ 9,278
7	\$ 11,637,433	\$ 756,433	\$ 116,374	\$ 12,358,832	\$ 803,324	\$ 9,509
8	\$ 12,277,492	\$ 798,037	\$ 122,775	\$ 13,152,647	\$ 854,922	\$ 9,747
9	\$ 12,952,754	\$ 841,929	\$ 129,528	\$ 13,997,822	\$ 909,858	\$ 9,991
10	\$ 13,665,156	\$ 888,235	\$ 136,652	\$ 14,897,689	\$ 968,350	\$ 10,241
11	\$ 14,416,739	\$ 937,088	\$ 144,167	\$ 15,855,798	\$ 1,030,627	\$ 10,497
12	\$ 15,209,660	\$ 988,628	\$ 152,097	\$ 16,875,928	\$ 1,096,935	\$ 10,759
13	\$ 16,046,191	\$ 1,043,002	\$ 160,462	\$ 17,962,105	\$ 1,167,537	\$ 11,028
14	\$ 16,928,732	\$ 1,100,368	\$ 169,287	\$ 19,118,613	\$ 1,242,710	\$ 11,304
15	\$ 17,859,812	\$ 1,160,888	\$ 178,598	\$ 20,350,019	\$ 1,322,751	\$ 11,586
16	\$ 18,842,102	\$ 1,224,737	\$ 188,421	\$ 21,661,184	\$ 1,407,977	\$ 11,876
17	\$ 19,878,417	\$ 1,292,097	\$ 198,784	\$ 23,057,285	\$ 1,498,724	\$ 12,173
18	\$ 20,971,730	\$ 1,363,162	\$ 209,717	\$ 24,543,836	\$ 1,595,349	\$ 12,477
19	\$ 22,125,175	\$ 1,438,136	\$ 221,252	\$ 26,126,708	\$ 1,698,236	\$ 12,789
20	\$ 23,342,060	\$ 1,517,234	\$ 233,421	\$ 27,812,155	\$ 1,807,790	\$ 13,109
21	\$ 24,625,873	\$ 1,600,682	\$ 246,259	\$ 29,606,836	\$ 1,924,444	\$ 13,437
22	\$ 25,980,296	\$ 1,688,719	\$ 259,803	\$ 31,517,844	\$ 2,048,660	\$ 13,773
23	\$ 27,409,213	\$ 1,781,599	\$ 274,092	\$ 33,552,731	\$ 2,180,928	\$ 14,117
24	\$ 28,916,719	\$ 1,879,587	\$ 289,167	\$ 35,719,541	\$ 2,321,770	\$ 14,470
25	\$ 30,507,139	\$ 1,982,964	\$ 305,071	\$ 38,026,842	\$ 2,471,745	\$ 14,832
26	\$ 32,185,031	\$ 2,092,027	\$ 321,850	\$ 40,483,755	\$ 2,631,444	\$ 15,202
27	\$ 33,955,208	\$ 2,207,089	\$ 339,552	\$ 43,099,997	\$ 2,801,500	\$ 15,582
28	\$ 35,822,745	\$ 2,328,478	\$ 358,227	\$ 45,885,914	\$ 2,982,584	\$ 15,972
29	\$ 37,792,996	\$ 2,456,545	\$ 377,930	\$ 48,852,527	\$ 3,175,414	\$ 16,371
30	\$ 39,871,610			\$ 52,011,570		



Starting Portfolio Size
\$ 9,000,000
Extra Portfolio Balance w/ Flat Fee
\$ 13,770,374
Total Fee Savings
\$ 6,167,971

Assumptions & Results				
	"Fee-Based" 1%		Downshift Financial (Flat Fee)	
Initial Portfolio	\$	9,000,000	Initial Portfolio	\$ 9,000,000
Annual Growth		6.50%	Annual Growth	6.50%
Annual AUM Fee	1% of Portfolio		Annual Flat Fee	\$ 8,000
Fee Escalation	Fee increases with portfolio value		Fee Escalation	2.50% Inflation Adjustment
Ending Portfolio	\$	44,855,562	Ending Portfolio	\$ 58,625,936
Total Fees Paid	\$	6,519,193	Total Fees Paid	\$ 351,222

Year	"Fee-Based" 1%			Downshift Financial (Flat Fee)		
	Portfolio Value	Annual Growth	Annual Fee	Portfolio Value	Annual Growth	Annual Fee
0	\$ 9,000,000	\$ 585,000	\$ 90,000	\$ 9,000,000	\$ 585,000	\$ 8,000
1	\$ 9,495,000	\$ 617,175	\$ 94,950	\$ 9,577,000	\$ 622,505	\$ 8,200
2	\$ 10,017,225	\$ 651,120	\$ 100,172	\$ 10,191,305	\$ 662,435	\$ 8,405
3	\$ 10,568,172	\$ 686,931	\$ 105,682	\$ 10,845,335	\$ 704,947	\$ 8,615
4	\$ 11,149,422	\$ 724,712	\$ 111,494	\$ 11,541,666	\$ 750,208	\$ 8,831
5	\$ 11,762,640	\$ 764,572	\$ 117,626	\$ 12,283,044	\$ 798,398	\$ 9,051
6	\$ 12,409,585	\$ 806,623	\$ 124,096	\$ 13,072,391	\$ 849,705	\$ 9,278
7	\$ 13,092,112	\$ 850,987	\$ 130,921	\$ 13,912,819	\$ 904,333	\$ 9,509
8	\$ 13,812,179	\$ 897,792	\$ 138,122	\$ 14,807,642	\$ 962,497	\$ 9,747
9	\$ 14,571,848	\$ 947,170	\$ 145,718	\$ 15,760,392	\$ 1,024,425	\$ 9,991
10	\$ 15,373,300	\$ 999,265	\$ 153,733	\$ 16,774,827	\$ 1,090,364	\$ 10,241
11	\$ 16,218,832	\$ 1,054,224	\$ 162,188	\$ 17,854,950	\$ 1,160,572	\$ 10,497
12	\$ 17,110,867	\$ 1,112,206	\$ 171,109	\$ 19,005,025	\$ 1,235,327	\$ 10,759
13	\$ 18,051,965	\$ 1,173,378	\$ 180,520	\$ 20,229,592	\$ 1,314,923	\$ 11,028
14	\$ 19,044,823	\$ 1,237,914	\$ 190,448	\$ 21,533,488	\$ 1,399,677	\$ 11,304
15	\$ 20,092,288	\$ 1,305,999	\$ 200,923	\$ 22,921,860	\$ 1,489,921	\$ 11,586
16	\$ 21,197,364	\$ 1,377,829	\$ 211,974	\$ 24,400,195	\$ 1,586,013	\$ 11,876
17	\$ 22,363,219	\$ 1,453,609	\$ 223,632	\$ 25,974,332	\$ 1,688,332	\$ 12,173
18	\$ 23,593,196	\$ 1,533,558	\$ 235,932	\$ 27,650,490	\$ 1,797,282	\$ 12,477
19	\$ 24,890,822	\$ 1,617,903	\$ 248,908	\$ 29,435,295	\$ 1,913,294	\$ 12,789
20	\$ 26,259,817	\$ 1,706,888	\$ 262,598	\$ 31,335,800	\$ 2,036,827	\$ 13,109
21	\$ 27,704,107	\$ 1,800,767	\$ 277,041	\$ 33,359,518	\$ 2,168,369	\$ 13,437
22	\$ 29,227,833	\$ 1,899,809	\$ 292,278	\$ 35,514,450	\$ 2,308,439	\$ 13,773
23	\$ 30,835,364	\$ 2,004,299	\$ 308,354	\$ 37,809,117	\$ 2,457,593	\$ 14,117
24	\$ 32,531,309	\$ 2,114,535	\$ 325,313	\$ 40,252,592	\$ 2,616,418	\$ 14,470
25	\$ 34,320,531	\$ 2,230,835	\$ 343,205	\$ 42,854,541	\$ 2,785,545	\$ 14,832
26	\$ 36,208,160	\$ 2,353,530	\$ 362,082	\$ 45,625,255	\$ 2,965,642	\$ 15,202
27	\$ 38,199,609	\$ 2,482,975	\$ 381,996	\$ 48,575,694	\$ 3,157,420	\$ 15,582
28	\$ 40,300,588	\$ 2,619,538	\$ 403,006	\$ 51,717,531	\$ 3,361,640	\$ 15,972
29	\$ 42,517,120	\$ 2,763,613	\$ 425,171	\$ 55,063,199	\$ 3,579,108	\$ 16,371
30	\$ 44,855,562			\$ 58,625,936		

