Carr Consulting P.A.
Investment Advisors

Exhibit A - FEE SCHEDULE

Client agrees to pay Carr Consulting, P.A. an Asset Management Fee for the investment advisory services, determined, calculated, and payable as follows. Fees shall be payable quarterly in arrears and shall be based on the value of the Client Account as of the close of business on the last business day of the quarter (using a calendar cycle). No adjustment is made to the fee throughout a quarter for appreciation or depreciation in the value of the Account. There is no fee assessed to a new client during the first quarter that the client has funds under management. The annualized Asset Management Fee billed to the Client Account will be according to the following:

Assets Under Management	Annual Fee
$1 - $999,999	1.00%
$1,000,000 +	Negotiated under 1%

For example: the annualized fee for an IRA SEP account valued at $800,000 would be $8,000 (= $800,000 x 1.00%); the quarterly fee would be $8,000 divided by 4, or $2,000.

Carr Consulting, P.A. maintains custodial relationships with Altruist Financial LLC ("Altruist") and Interactive Brokers LLC ("IBKR"); the custodian for the Client's Account will be identified at account opening. The fees below are charged directly to the Client by the applicable custodian, with no upcharge by Carr Consulting, P.A. Custodial fees are set by the custodian, are subject to change at any time, and are summarized here for convenience only; the custodian's currently published fee schedule controls (altruist.com/legal and interactivebrokers.com).

Custodian Account & Service Fees	Altruist (eff. 5/18/2026)	Interactive Brokers
Annual account maintenance / inactivity – all account types, incl. retirement (IRA, Roth, SEP, SIMPLE)	$0	$0
Roth IRA conversion	$0	$0
Solo 401(k) plan administration	$0	Not offered
Account closure / outgoing transfer (full ACAT)	$50 (partial: $0)	$0
Cash withdrawals (check / ACH / wire)	Check $5–$10; wire $15–$30	First two per month $0; then ACH $1 / wire $10
Paper statements & tax forms (per document)	$5	Per IBKR schedule
U.S.-listed stocks & ETFs (online trades)	$0 commission	Per IBKR schedule
Options (per contract)	$0.50 + $0.04 reg./clearing	Per IBKR schedule
No-transaction-fee (NTF) mutual funds	$0	$0
Other mutual funds & fixed income	Per Altruist schedule	Lesser of 3% or $14.95 (funds)

Additional custodian trading, cashiering, regulatory pass-through, and service fees may apply depending on the products and services used. The Client will receive the applicable custodian's complete fee schedule and account agreement at account opening, and current fee schedules are available upon request from Carr Consulting, P.A. or directly from the custodian.

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