

WORLD INVESTMENT ADVISORS WEALTH MANAGEMENT

GUIDE TO YOUR FEES

Your advisor may construct your investment portfolio using one or more of the Managers/strategies listed below. Depending on the composition and combination, your portfolio's overall fee will fluctuate based on the fees charged for each strategy. The fees associated with each strategy are charged only on the assets allocated to and being managed in each applicable strategy.

Your advisor may use any one or more of the strategies in the following list:

| Manager | Strategy | Strategy Fee (bps) | Strategy Fee (%) |
|---|--|--------------------|------------------|
| American Funds | Active Model Portfolios | 2 | 0.02 |
| American Funds | Active Tax-Aware Model Portfolios | 2 | 0.02 |
| American Funds | Retirement Income | 2 | 0.02 |
| BlackRock | Multi-Asset Income | 2 | 0.02 |
| BlackRock | Multi-Asset Income Tax-Aware | 2 | 0.02 |
| BlackRock | Target Allocation ETF | 2 | 0.02 |
| BlackRock | Target Allocation ETF Tax-Aware | 2 | 0.02 |
| Calvert Research & Management | Responsible Allocation Models | 2 | 0.02 |
| Cota Street Investment Management | Avantis Hybrid Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Core Active | 0 | 0 |
| Cota Street Investment Management | Core Active Tax-Aware | 0 | 0 |
| Cota Street Investment Management | Core ETF Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Core ETF Tax-Aware Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Core Hybrid | 0 | 0 |
| Cota Street Investment Management | Core Hybrid Tax-Aware | 0 | 0 |
| Cota Street Investment Management | Faith-Based Investing Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Fixed Income Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Fixed Income Tax-Aware Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Foundation ETF Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Foundation ETF Tax-Aware Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Real Return Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Regional Equity Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Retirement Series Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Sustainable Investing Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Tactical ETF Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Tactical ETF Tax-Aware Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Tactical Hybrid Model Portfolios | 0 | 0 |
| Cota Street Investment Management | Tactical Hybrid Tax-Aware Model Portfolios | 0 | 0 |
| Dimensional Fund Advisors | Core Plus ETF | 0 | 0 |
| Fidelity Institutional Asset Management | Target Allocation Blended Model Portfolios | 2 | 0.02 |
| Fidelity Institutional Asset Management | Target Allocation Tax-Aware Blended Model Portfolios | 2 | 0.02 |
| PIMCO | Taxable Fixed Income Models | 2 | 0.02 |
| PIMCO | Tax-Aware Fixed Income Models | 2 | 0.02 |
| Cota Street Investment Management | Personalized Direct Index | 10 | 0.1 |

Your advisor may also elect to use Cota Street Tax Overlay Management - a service that actively seeks to manage your portfolio to minimize the income tax impacts based on your individual tax situation - which has a fee of 15 basis points, or .15%. Your overall portfolio fee would increase if your advisor adds this service.

If you have questions about the composition of your portfolio or the fees you are paying, please contact your advisor directly.

UPDATED AS OF 10/31/2024

Advisory services offered by World Investment Advisors, LLC.