Table of Fees for Services

Carefully read Item 4 and Item 5 of Form ADV Part 2A ("Brochure"), as these sections of the Brochure contain important details about American Retirement & Investment Strategies, LLC advisory services and fees. Fees may be negotiable. The fees below will only apply to you when you request the services listed.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management Fee	0.50% to 1.60%	An Annual Fee, Charged Quarterly in Arrears	Portfolio management for individuals and small businesses; and Financial Planning Services
Hourly Fee	$150 to $300	½ at Start ½ at Completion	Ad hoc wealth management advice
Subscription Fee	N/A		
Fixed Fee	$500 - $1500	½ at Start ½ at Completion	Financial Plans
Commissions to the Adviser	N/A		
Performance-based Fee	N/A		
Other (401 K Plans)	.15% to .75%	An Annual Fee, Charged Quarterly in Arrear (Unless RK charges monthly in arrears)	Investment Management Services for Companies and their 401k Participants
Other (529 Accounts)	.25% - .30%	An Annual Fee, Charged Quarterly in Arrears	Investment Management Services for 529 Account Owners and Beneficiaries
Dynamic Portfolio	.30%	An Annual Fee, Charged Quarterly in Arrears. It is combined with the AUM Fee for the account using this strategy	Proprietary Equity Investment Strategy
Fees Charged by Third Parties	**Fee Amount**	**Frequency Fee is Charged**	**Services**
Third Party Money Manager	N/A		
Robo-Adviser Fee	N/A		
Talk with your Adviser about fees and costs applicable to you			

Additional fees and costs to discuss with your Adviser

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	Yes	Fidelity
Commissions	Yes	Fidelity
Custodian Fees	Yes	Fidelity
Mark-ups	No	N/A
Mutual Fund/ETF Fees and Expenses	Yes	Mutual Fund and ETF Companies

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