

Worcester Advisors

Table of Fees for Services

Carefully read Item 4 and Item 5 of the Form ADV Part 2A ("Brochure"), as these sections of the Brochure contain important details about Worcester County Fiduciary Advisors, Inc. 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	First \$1,000,000 1% Next \$4,000,000 .75% Next \$5,000,000 .60% Next \$10,000,000 .50% Over \$20,000,000 Negotiable Minimum Annual Charge \$500 Not-For-Profit Accounts Discounted 20%	Quarterly In Arrears	Portfolio Management for Individuals, Businesses, Charities, Investment Companies, Municipalities, Trust, Estates, Pension, Profit Sharing Plans and IRAs, Investment Companies
Hourly Fee	\$0	N/A	N/A
Subscription Fee	\$0	N/A	N/A
Fixed Fee	\$0	N/A	N/A
Commissions to the Adviser	\$0	N/A	N/A
Performance-based Fee	\$0	N/A	N/A
Other	\$0	N/A	N/A

Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager	\$0	N/A	N/A
Robo-Adviser Fee	\$0	N/A	N/A

Talk to Worcester 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 Investments
Commissions	Yes	Fidelity Investments
Custodian Fees	Yes	Fidelity Investments
Mark-Ups	No	N/A
Mutual Funds/ETF Fees and Expenses	Yes	Various Per Family of Funds

Effective January 1, 2020