

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 Gardiner Financial, Inc.’s 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 - \$100,000 Next \$100,000 - \$250,000 Next \$250,000 - \$500,000 Next \$500,000 - \$1,000,000 Above > \$1,000,000	0.90% 0.80% 0.70% 0.60% 0.50%	Quarterly in arrears	Portfolio management for individuals and small businesses; and Financial planning services
Hourly Fee	\$200 per hour		Per project	Financial planning services
Subscription Fee	\$0		n/a	n/a
Fixed Fee	\$75		Monthly	Financial planning services
Commissions to the Adviser	\$0		n/a	n/a
Performance-based Fee	\$0		n/a	n/a
Other: Assets Under Advisement Fee	\$0 - \$100,000 Next \$100,000 - \$250,000 Next \$250,000 - \$500,000 Next \$500,000 - \$1,000,000 Above > \$1,000,000	0.90% 0.80% 0.70% 0.60% 0.50%	Quarterly in arrears	Portfolio management for individuals and small businesses; and Financial planning services
Other: Student Loan Optimization	\$300 for 1 borrower \$500 for 2 borrowers		Per project	Financial planning services
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 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	Charles Schwab & Co.
Commissions	Yes	Charles Schwab & Co.
Custodian Fees	Yes	Charles Schwab & Co.
Mark-ups	No	n/a
Mutual Fund/ETF Fees and Expenses	Yes	Charles Schwab & Co.