BECU INVESTMENT SERVICES

GUIDED WEALTH PORTFOLIOS (GWP) FEES

What is the cost of the BECU Investment Services Guided Wealth Portfolio investment management fees?

Total management fees = 0.50%. These fees are charged based on your assets under management (including cash holdings) and are billed and deducted from each of your eligible accounts in quarterly installments.

Certain other fees may apply pursuant to the terms of your Account Agreement, including but not limited to, underlying fund expense ratios. The fund expense ratios average about 0.17%.

Will I incur trading commissions, especially during rebalancing?

You won't be charged trading commissions within your Guided Wealth Portfolios accounts.

Will my current custodian or broker charge me account closing and/or transfer out fees to transfer my accounts to Guided Wealth Portfolios investment management?

It depends on which brokerage firm you used prior to signing up for Guided Wealth Portfolios investment management. Most brokerage firms and mutual fund companies charge fees ranging from $50 to $150 per account to transfer. Please check with your current brokerage for details.

Will I be charged account opening or account maintenance fees?

You won't be charged an account opening fee and there is no account maintenance fee. Accounts may be subject to other fees.

Check the background of investment professionals associated with this site on FINRA'S BrokerCheck.

IMPORTANT: The projections or other information generated by Guided Wealth Portfolios regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Guided Wealth Portfolios (GWP) is a centrally managed, algorithm-based, investment program sponsored by LPL Financial LLC (LPL). GWP uses proprietary, automated, computer algorithms of FutureAdvisor to generate investment recommendations based upon model portfolios constructed by LPL. FutureAdvisor and LPL are non-affiliated entities. If you are receiving advisory services in GWP from a separately registered investment advisor firm other than LPL or FutureAdvisor, LPL and FutureAdvisor are not affiliates of such advisor. Both LPL and FutureAdvisor are investment advisors registered with the U.S. Securities and Exchange Commission.

All investing involves risk including loss of principal. No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

An annual small account fee is applied to accounts with less than $10,000 invested.

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An investment in Exchange Traded Product (ETPs) involves risks such as: market, non diversification, price volatility, liquidity, competitive industry pressure, international political and economic developments, possible trading halts, index tracking error.

To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL Financial LLC is not an affiliate of and makes no representation with respect to such entity.

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