

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	Personalized Direct Index	10	0.1
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
Lazard Asset Management	International Quality Growth ADR	42	0.42
PIMCO	Taxable Fixed Income Models	2	0.02
PIMCO	Tax-Aware Fixed Income Models	2	0.02
Principal Asset Management	Mid Cap Equity	42	0.42
Putnam Investments	US Large Cap Value Concentrated	32	0.32
WealthPath	Smart Risk Aggressive US Strategy	25	0.25
3Edge	Conservative	2	0.02
3Edge	Total Return	2	0.02
3Edge	Growth	2	0.02

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 7/1/2025

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