



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 The Cerato Group 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 | Under \$1million-1.75% Over \$1million-\$2 million-1.50% Over \$2 million-1.00% | Quarterly, in advance | Portfolio Management/Financial Planning Services |
| Hourly Fee | \$0 | N/A | |
| Subscription Fee | \$0 | N/A | |
| Fixed Fee | \$0 | N/A | |
| Commissions to the Adviser | \$0-Insurance | N/A | Insurance Products/Securities |
| Performance-based Fee | \$0 | N/A | |
| Other | \$0 | N/A | |
| Fees Charged by Third Parties | Fee Amount | Frequency Fee is Charged | Services |
| Third Party Money Manager | 0.25%-0.50% | Quarterly, in advance | Portfolio Management Services |
| Robo-Adviser Fee | \$0 | 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 | No | |
| Commissions | No | |
| Custodian Fees | No | |
| Mark-ups | No | |
| Mutual Fund/ETF Fees and Expenses | No | |

Effective: April 3, 2020