

Fee Schedule

Every fee we charge, published in full. You can price your own engagement before you speak to anyone.

EFFECTIVE SEPTEMBER 2026

How we set fees

- Every engagement is quoted in writing before any work begins. You know the number before you commit, and it does not move once the work starts.
- The fee does not change based on what we recommend, or on whether you act on it. We are paid the same to tell you to keep what you have, restructure it, or unwind it.
- These figures assume ordinary complexity. If something about your situation makes the work materially larger, we tell you before we start and quote it then, never afterward.
- Recurring work is quoted with the first-year fee and the annual fee stated at the same time. You will not find out what year two costs in year two.
- What you pay runs on the volume of work involved: participants, arrangements, policies, and carriers. Never on assets under management, cash value, death benefit, or revenue.
- Scope outside the engagement is quoted as an add-on and named as one. It is never folded quietly into a tier.
- Engagements that combine several of these, or that arrive through a competitive process, are quoted as a whole rather than summed from this page. The components interact, and the analysis has to account for that.

Building or rebuilding a plan

For organizations designing a new executive benefit program, or rebuilding one that no longer fits. Three phases, each quoted separately, and nothing commits you to the next.

PHASE 01

Discovery and strategic design

Whether a program is needed at all, and what shape it should take.

\$3,500 One flat fee, the same for every organization.

PHASE 02

Technical modeling and plan architecture

The design, the economics, the tax and accounting impact, and the board materials.

Base fee, covering one arrangement and up to three participants	\$3,500
Each additional arrangement	+\$1,500
Each participant beyond three, up to ten	+\$500
Participants beyond ten	included

An arrangement is a distinct benefit structure. A 457(f), a split-dollar agreement, a restricted bonus plan, and a death benefit only agreement are four arrangements, whether one executive participates or twenty.

PHASE 03

Product evaluation and recommendation

Only if the plan will be funded with insurance. Which carrier and contract structure fits the objective.

Base fee, covering up to two carriers	\$2,500
Each additional carrier evaluated	+\$750

Two engagements, costed end to end

	ENGAGEMENT A	ENGAGEMENT B
A. Two executives in a single 457(f), funded with insurance, two carriers evaluated. B. Two executives, one with a 457(f) and a split-dollar agreement, the other with a 457(f), three carriers evaluated.		
Phase 01 Discovery and strategic design	\$3,500	\$3,500
Phase 02 Technical modeling A: one arrangement, two participants B: two arrangements, two participants	\$3,500	\$5,000
Phase 03 Product evaluation A: two carriers B: three carriers	\$2,500	\$3,250
All three phases	\$9,500	\$11,750

You would know the Phase 01 figure before starting, and the other two before either phase began. Ongoing governance after implementation is quoted annually and stated at the same time.

Prefunding and charitable donation accounts

For programs authorized under NCUA §701.19(b) and §721.3(b)(2). Priced on the number of programs and the number of funding vehicles analyzed, because working through the authority and the regulatory limits for each one is the engagement.

Base fee, one program Feasibility, authority analysis, policy structure, board materials	\$4,500
Each additional program	+\$2,500
Each funding vehicle analyzed beyond two	+\$1,500
Annual monitoring and board reporting, after year one	\$2,500

A prefunding program alongside a charitable donation account, with four funding vehicle categories under consideration. \$4,500 plus \$2,500 plus \$3,000, so **\$10,000**.

A program is a distinct authority. Employee benefit prefunding under §701.19(b) and a charitable donation account under §721.3(b)(2) are two programs, governed by different rules and different limits. A funding vehicle is a category of instrument, not an individual holding.

Reviews and analysis

One defined question, scoped and priced on its own, with no expectation that it leads anywhere else.

ENGAGEMENT	YEAR ONE	ANNUAL AFTER
Vendor proposal second opinion Up to three proposals, including the illustrations behind them Each additional proposal compared, +\$500	\$1,500	—
Illustration review Product mechanics only, for a policy not yet purchased. Up to three illustrations Each additional illustration compared, +\$250	\$800	—
Independent Plan Review Banded on arrangement and participant count	\$3,500 – \$6,500	\$1,500 – \$2,750
In-force policy portfolio review Banded on policy and carrier count	\$2,500 – \$8,500	\$1,500 – \$4,000
\$7872 imputed income analysis	\$2,500	\$1,000
\$4960 excise tax exposure	\$2,750	—
Funding adequacy review	\$3,500	—
Replacement and 1035 review	\$1,750	—
Board education session	\$1,500	—
Governance retainer Ongoing oversight across every arrangement, not a single review	\$2,500 – \$5,000	same
Hourly Two-hour minimum	\$400 / hr	—

The proposal second opinion reads a firm's pitch and the illustrations supporting it. The illustration review goes into the contract mechanics themselves, whether or not anyone has pitched you.

Executive-level reviews

For the individual executive who participates in an arrangement someone else designed. Arctis is engaged by the executive, and the employer is not the client.

REVIEW	FEE
Split-dollar position review	\$950
Restricted bonus review	\$950
Death benefit only arrangement	\$950
Plan and policy interaction	\$1,250
Insurable capacity Included at no charge with any other review in this section	\$450
Full position review Every arrangement you participate in, reviewed together Add \$750 where a premium-financed arrangement is involved	\$1,750
Premium-financed arrangement Loan terms, collateral, rate stress, and the exit	\$1,500

Individual policy reviews

Personally owned or trust-owned life insurance, priced on the number of policies and carriers.

REVIEW	FEE
Single policy, one carrier	\$475
Two or three policies	\$675
Four or more, or multiple carriers	\$875
Premium-financed arrangement	\$1,500
Loan terms, collateral, rate stress, and the exit	

Why we charge when others don't

A free consultation is paid for somewhere. In this field it is usually paid by a commission inside the product that gets placed, and the amount is rarely volunteered. We charge a fee because there is no other place our revenue comes from.

Not sure which one you need

Describe what is in front of you. We will tell you which engagement fits, what it would cost, and whether you need us at all. That conversation is free and it is not a sales call.

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Arctis Advisory LLC is an independent executive benefits consulting firm. Arctis is compensated only by its clients. It holds no carrier appointments, sells no insurance or investment products, and accepts no commissions or other compensation from any third party.

Advice regarding specific life insurance or annuity contracts is provided under a Massachusetts insurance adviser license, pursuant to a separate written agreement executed before that work begins.

Arctis does not provide legal, tax, accounting, or investment advice. Clients should rely on their own counsel and tax advisors before acting on any analysis provided. Fees stated in this schedule are current as of the effective date above and are subject to change.