## Exhibit 2 Fee Schedule for Goldman Sachs Accounts

Brokerage Fees (to Goldman Sachs):

\$100.00 minimum fee 25.0 basis points (0.25%)

Advisor Fees (to Ferguson Financial Planning):

120.0 basis points (1.20%) for \$0 to \$75,000.00

95.0 basis points (0.95%) for \$75,000.01 to \$125,000.00

80.0 basis points (0.80%) for \$125,000.01 to \$250,000.00

75.0 basis points (0.75%) for \$250,000.01 to \$500,000.00

65.0 basis points (0.65%) for \$500,000.01 to \$1,000,000.00

55.0 basis points (0.55%) for \$1,000,000.01 and up

Billing occurs on a quarterly basis and fees are charged in advance and are based on the closing value of the account on the last day of the previous billing cycle. For example, if your closing balance on December 31, 2024 was \$100,000, then your advisor fee for the 1st quarter of 2025 will be \$284.37. This figure is calculated as such (\$75,000 \* 1.20%) / 4 + ((\$100,000 - \$75,000.01) \* 0.95%) / 4 = \$284.37. If your closing balance on December 31, 2024 was \$100,000, then your brokerage fee (paid to Goldman Sachs) for the 1st quarter of 2025 will be \$62.50. This figure is calculated as such (\$100,000 \* 0.25%) / 4 = \$62.50. Your advance billing statement will be posted to the filing cabinet in your online account on or around the 5th day of the 1st month of each quarter (Jan, Apr, Jul, Oct). Billing will be deducted from your account within five business days of receiving this statement, generally around the 10th of the 1st month of each quarter (Jan, Apr, Jul, Oct).

Billing is by social security number. For joint accounts, billing is charged (and price breaks assigned to) the person listed first on the account.

<b>Initials:</b>	
mmais.	

## Special Service Fees Charged by Goldman Sachs; Taken Directly from the Goldman Sachs Website Last Updated February 24, 2025

Note: These figures are as of February 24, 2025. These fees are paid to Goldman Sachs and are debited from your account. None of these fees go to Ferguson Financial Planning. These fees are listed under your account with Goldman Sachs and are subject to change upon notice. If these fees change, I am not obligated to update this contract to reflect those changes. I provide this page as a courtesy. Do not hesitate to contact me with questions.

Initials

Wire Transfer Out (Wiring cash from Goldman Sachs to another financial institution)	No charge
Full Account Securities Transfer Fee Out (Applied when you transfer your entire account to another brokerage firm)	\$100 per account
Partial Account Securities Transfer Fee Out (Applied when you transfer some of the securities (e.g., stocks) in your account to another brokerage without selling the securities)	\$5 per security (\$25 min / \$75 max)
Disbursement of funds by Check by standard mail from Goldman Sachs	No charge
Express Mail	\$30 per mailing / \$45 for Saturday Delivery
Paper Copies of Account Statements & Confirmations	\$12.50 per statement or confirmation request
Mail Delivery of Monthly Statements	\$60 per year
Returned Check or Wire / Returned EFT	\$35 per occurrence for check / \$10 for EFT
<b>Corporate Actions</b> (Participating in corporate actions, such as when you participate in voluntary tender offers. There is no charge for mandatory actions, such as mergers or acquisitions.)	No charge
Trading Service Fees (Fees to offset regulatory and transaction costs imposed on brokers	Adjusted periodically
relating to sell transactions in certain securities.)	
Mutual Fund Fees (We currently offer no-load mutual funds. We may impose a commission charge for handling these mutual funds. Most mutual funds have early redemption fees and investment minimums. Please note that most mutual funds charge management, marketing and administration fees that are deducted directly from fund assets. We receive compensation from certain mutual fund companies for the recordkeeping, shareholder services, and other administrative services that we provide to shareholders of the funds. Early Redemption Fees assessed by mutual funds vary by fund. Please consult your prospectus for applicable charges.)	Fees vary by fund
<b>IRA</b> Custodial Fee (For each IRA custodial account we will apply this fee annually, or when you close your IRA if this fee has not already been applied for the year.)	\$25 per retirement account per year
ADR Fees (Certain ADRs may be subject to service fees designed to compensate the agent bank performing the custodial services. The fees are charged periodically and typically range from between \$.01 to \$.03 per share.)	The ADR's prospectus will provide specific information on applicable fees.
Closed Account — Residual Balance Fee (Quarterly Fee applied to closed accounts under closed memberships that still have a balance.)	The lesser of the remaining balance or \$15.