

The listed fees below do not include commissions, markups, commission equivalents, or advisory fees. Some of these fees may not apply to all account types. Some of these fees may be waived under certain conditions.

Retirement Account Annual Maintenance

Individual Retirement Account (IRA) - Traditional, Roth, SEP and Coverdell ESA	\$50.00 per year
Mutual Fund Only Individual Retirement Account (IRA): Traditional, Roth, Simple and SEP	\$15.00 per year
Sarsep/Prototype SEP, Simple IRA, and 403(b) (7) Custodial Accounts	\$58.50 per year
Individual (k), Simplified 401(k), Simplified Profit Sharing and Simplified Money Purchase Plans	\$75.00 per year
Flexible 401(k), Flexible Profit Sharing and Flexible Money Purchase Plans	\$125.00 per year
IRA to Mutual Fund Only IRA Conversion Fee	\$50.00 per event
Retirement Account Termination Fee	\$95.00 per event

Annual Maintenance Fees are charged in arrears.

Asset Movement (per transaction)

Checking Fees - Stop Payment (non-Corestone Account)	\$10.00
Checking Fees - Returned Checks (non-Corestone Account)	\$20.00
Wired Funds (outbound only)	\$20.00
Overnight Check Request: Standard Delivery	\$12.00
Overnight Check Request: Saturday Delivery	\$18.00
Overnight Check Request: International Delivery	\$25.00

Alternative Investments

Alternative Investment Network Platform Transaction Fee	\$50.00 per event
Position Service Charge for Registered Alternative Investments	\$35.00 per year
Position Service Charge for Unregistered Alternative Investments	\$75.00 per year

Banking Products (Corestone)

Silver Account *	\$25.00 per year
Silver Account Plus	\$50.00 per year
Gold Account	\$100.00 per year
Platinum Account	\$150.00 per year
Corporate Gold Account	\$150.00 per year
Corporate Platinum Account	\$250.00 per year
Personal Checks - Initial Order	\$ -
Personal Checks - Checks Reorder (Silver)	\$12.50 per event
Personal Checks - Checks Reorder (Gold)	\$10.00 per event
Personal Checks - Checks Reorder (Platinum)	\$7.50 per event
Carbon Copy Checks - Initial Order	\$15.00 per event
Carbon Copy Checks Reorder (Silver, Gold, and Platinum)	\$25.00 per event
Business Checks - Checks Reorder	\$40.00 per event
ACH Return	\$25.00 per event

Banking Products (Corestone) - Continued

Stop Payments on Corestone Check	\$25.00 per event
Cash Advance Fee (non-ATM)	0.25% per event
Overnight Checks	\$40.00 per event

**Does not apply if account is electronic direct deposit/debit only (electronic checks only, no debit card and no bill payment)*

Account Transfers and Individual Security Transfers

Outgoing Account Transfers	\$95.00 per transfer
Accommodation Transfers	\$60.00 per transfer
Direct Registration Eligible (DRS) - from Pershing to Customer	\$10.00 per transfer
Deposit and Withdrawal at Custodian (DWAC) Pass Through Fees: DTC Deposit	\$3.00 per transfer
Deposit and Withdrawal at Custodian (DWAC) Pass Through Fees: DTC Withdrawal	\$5.00 per transfer
Non-US Market Transfers: Euroclear	\$25.00 per transfer
Non-US Market Transfers: All Other non-US Markets Depositories	\$75.00 per transfer
Legal, GNMA, and Restricted Items	\$135.00 per transfer
Register and Ship Physical Certificate to Investor	\$60.00 per certificate

Transfer agent fees may apply depending on the nature of your transfer. These fees vary and will be charged to the account accordingly.

Margin Interest and Debit Balance Interest

Margin Debit Balance	Interest Rate Charged (annualized)
\$0 - \$9,999	2.75% above the Base Lending Rate
\$10,000 - \$29,999	2.00% above the Base Lending Rate
\$30,000 - \$49,999	1.50% above the Base Lending Rate
\$50,000 or greater	0.75% above the Base Lending Rate
Cash Debit Balance (non-Margin)	Interest Rate Charged (annualized)
Any dollar amount	1.50% above the Base Lending Rate

Account Document Delivery and Filing

Electronic Delivery of Customer Statements, Confirms and other documents	\$ -
1099 Tax and Year-End Statement	\$2.00 per document
Year-End Account Activity Report	\$3.00 per document
Trade Confirmation Processing and Handling	\$4.00 per transaction
Unrelated Business Taxable Income (UBTI) Filing	\$200 per tax return
Paper Delivery Subscription for Customer Statements and Confirms	\$3.00 per month

The Paper Delivery Subscription fee can be avoided by choosing electronic delivery of these documents. Contact your advisor for more information.

Other Account Fees (per year)

Inactive Retail Account Fee *	\$25.00
Inactive Mutual Fund Only Retail Account Fee *	\$12.50
Non-U.S. ("Foreign") Account Fee	\$50.00

**Applies to accounts with no activity between Jan 1 and Dec 31. Dividends and interest are not included as activity.*

Transactions

Mutual Fund and SRS Exchange Fees	\$4.00 per event
Mutual Fund Surcharge *	\$10.00 per event
Fractional Share Equity Dividend Reinvestments	\$ -
Bond Redemption Fee	\$ -
Bond Redemption Notification Fee	\$1.00 per event
Good 'til Canceled Notification Fee	\$1.00 per event
Margin Extensions	\$15.00 per event
Reorganization Items - Voluntary	\$15.00 per event
Reorganization Items - Mandatory	\$ -
Safekeeping Securities (per account, per security)	\$10.00 per month
Physical Private Placements - Settlement Fee	\$500.00 per trade
Precious Metals Storage Fee	75bps of market value annually

**Only applicable to specified fund companies or transactions that do not meet minimum purchase criteria. Certain fund purchases may incur a surcharge of less than \$10.*

Commissions and fees that may be charged by third parties, such as investment sponsors, money managers, or custodians, are not included. We reserve the right to change the fees we charge.